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1992 ANNUAL REPORT

NORTH CAROLINA BANKING COMMISSION

January 1 – December 31, 1992

WILLIAM T. GRAHAM
COMMISSIONER OF BANKS

430 N. Salisbury Street
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State of North Carolina
BANKING COMMISSION

WILLIAM T. GRAHAM
COMMISSIONER OF BANKS

October 15 , 1993

TO: THE HONORABLE JAMES B. HUNT, JR.

THE HONORABLE MEMBERS OF THE GENERAL ASSEMBLY

The 1992 Annual Report of the Commissioner of Banks is hereby respectfully submitted. This report contains detailed financial information about North Carolina state–chartered banks and licensed consumer finance lenders. In addition, it provides information about other industries regulated by this agency, including mortgage bankers and mortgage brokers, money transmitters, tax refund anticipation lenders and reverse mortgage lenders.

In 1992 the assets of our state–chartered banks increased 7.49%, from $23,759,310,000 to $25,539,715,000; deposits increased 6.27%, from $20,818,853,000 to $22,124,236,000. Once again, much of this growth came at the expense of the thrift industry which continued its decline. The number of banks declined from 66 to 63, and the number of branches increased from 1140 to 1154.

Licensed consumer finance lenders made 586,445 loans in 1992 totalling $1,176,966,965 from 635 offices, as opposed to 583,661 loans totalling $1,159,716,277 from 639 offices in 1991.

As of year end there were 321 refund anticipation lenders. As of October 14, 1993 there were 111 mortgage bankers, 117 mortgage brokers, and 180 mortgage bankers/brokers registered. There were 23 money transmitters licensed; and 2 approved reverse mortgage lenders and 5 exempt reverse mortgage lenders.

Sincerely,

William T. Graham
Commissioner of Banks

430 N. SALISBURY STREET DOBBS BLDG. BOX 29512 RALEIGH, N.C. 27626-0512
TELEPHONE 919/733-3016 TELEFAX 919/733-6918

ADMINISTRATION

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTITUTION
APRIL 12, 1776

SUPERVISION

In 1992 examinations were conducted of 35 banks, 10 bank holding companies, 5 trust departments and/or non–depository trust companies, 1 savings bank and 7 electronic data processing facilities. There were also 20 supervisory visitations.

In addition, the Consumer Industries Section conducted 636 consumer finance examinations, 263 refund anticipation loan facilitator examinations and 2 money transmitter examinations.

July 1, 1993

William T. Graham	Commissioner of Banks
Hal D. Lingerfelt	Deputy Commissioner of Banks
W. Reitzel Deaton	Consumer Industries Administrator
Otis M. Meacham	Chief Examiner
T. Mercedes Oglukian	Counsel
Cecil Stewart	Automation Director
Garland J. Stewart	Operations Administrator
Irene Smith	Executive Secretary
Marvin Teer	Applications Examiner
Jan Kinlaw	Executive Secretary
Raymond E. Grace	Special Examiner
George P. Davis	Assistant Special Examiner (Acting)
David B. Hanson	Review Analyst
Bahman Dorafshar	Analyst
Linda Bailey	Secretary
V. Winston Barnes	Field Supervisor
S. Kern Freeze	Field Supervisor
Norwood H. Mitchell, Jr.	Field Supervisor
Nancy G. Rhue	Field Supervisor
G. Scott Smith	Field Supervisor
Judy M. Craft	Assistant Field Supervisor
Al G. Edwards III	Assistant Field Supervisor
Wilber L. Loftin, Jr.	Assistant Field Supervisor
Frank I. Murray	Assistant Field Supervisor (Acting)
Wilma M. Perry	Assistant Field Supervisor
John W. Armstrong	Bank Examiner
Amy J. Ausbon	Bank Examiner
Larry G. Batts	Bank Examiner
Lawen J. Becote	Bank Examiner
Patrick D. Brennan	Bank Examiner
Ben M. Briggs	Bank Examiner
Rowe B. Campbell	Bank Examiner
John L. Clark	Bank Examiner
Ersdeen Cogdell, Jr.	Bank Examiner
Samuel A. DeVenney, Jr.	Bank Examiner
Robyn Elias	Bank Examiner
Melanie Ford	Bank Examiner
Mark E. Hammond	Bank Examiner
Don Harrington	Bank Examiner
Phillip D. Huber	Bank Examiner
Mary M. Kane	Bank Examiner
Antonio F. Knox	Bank Examiner
Gregory B. Larimore	Bank Examiner
Linda Larimore	Bank Examiner
Philip S. Maness	Bank Examiner

Tom McElreath	Bank Examiner
James Merritt	Bank Examiner
Anthony C. Powell	Bank Examiner
Mark W. Snyder	Bank Examiner
Allyson K. Van Wyk	Bank Examiner
James A. Wall, Jr.	Bank Examiner
Betty Hagerty	Secretary
Charlotte C. Lyon	Secretary
Tami W. Hinton	Field Supervisor
Karen N. Donnald	Examiner
Yusador S. Gaye	Examiner
William D. Langston, III	Examiner
Rodney Oldham	Examiner
Kay R. Denning	Accounting/Licensing
Winnie Johnson	Secretary
Anda Morton	Secretary
Sydney Peel	Receptionist
Debbie Petersen	Secretary
Pam Strauss	Assistant

THE NORTH CAROLINA BANKING COMMISSION

The North Carolina Banking Commission consists of 14 members, each appointed for 4 years. Twelve are appointed by the Governor, 2 by the General Assembly, 1 upon recommendation of the President of the Senate, and 1 upon recommendation of the Speaker of the House of Representatives. Five of the Governor's appointments must be practical bankers and 7 must be representatives of the borrowing public. The President of the Senate's recommendation must be a practical banker, and the Speaker of the House's recommendation must be a representative of the borrowing public.

The State Treasurer serves as an ex officio member of the Commission and presides as Chairman.

No person can serve more than 2 complete consecutive terms on the commission, and a bank director is prohibited from serving.

The Commissioner of Banks acts as the Executive Officer of the Commission. Banking Commission Members, as of June 23, 1993 are listed below:

Members	Term Expires	Class
Chairman, ex officio: **Harlan E. Boyles** State Treasurer 325 N. Salisbury Street Raleigh 27611 919/733–3951		
****James C. Adams** Vice President and City Executive First–Citizens Bank & Trust Company P.O. Box 1308 Mt. Airy 27030 919/789–9561	April 1, 1995	Practical Banker
***D. Mark Boyd, III** Chairman of the Board Lincoln Bank of North Carolina P.O. Box 399 Lincolnton 28093 704/735–3092	April 1, 1997	Practical Banker
***W. Maurice Bridges** P.O. Box 1619 Rocky Mount 27802 919/977–8943	Apri. 1, 1997	Public Member
****E. Royden Clarke** President and Chief Executive Officer The East Carolina Bank P.O. Box 337 Engelhard 27824 919/925–9411	April 1, 1995	Practical Banker
****Ted N. Griffin** Box 51566 Durham 27717 919/490–2911	April 1, 1993	Public Member
***Judy Harrison** 1917 Queens Road Charlotte 28207 919/274–1538	April 1, 1997	Public Member

Members	Term Expires	Class
******Charles H. Mercer, Jr.** P.O. Box 1776 Raleigh 27602 919/832-8396	April 1, 1995	Public Member
***John H. Morrison** President and Chief Executive Officer First Commercial Bank P.O. Box 3079 Asheville 28801 704/257-2800	April 1, 1997	Practical Banker
****A. C. Parker** 717 Hay Street Fayetteville 28301 919/323-4434	April 1, 1995	Public Member
***Mary M. Pope** 305 N. Main Street Salisbury 28144 704/636-5200	April 1, 1997	Public Member
***Charles M. Snipes** President Bank of Granite P.O. Box 578 Hickory 28603 704/328-5611	April 1, 1997	Practical Banker
****G. Henry Temple, Jr.** P.O. Box 53 Raleigh 27602 919/832-5732	April 1, 1995	Public Member
****Michael L. Weisel** 202 E. Davie Street Raleigh 27601 800/621-1148	April 1, 1997	Public Member
****Henry G. Williamson, Jr.** President Branch Banking and Trust Company P.O. Box 1847 Wilson 27893 919/399-4325	April 1, 1995	Practical Banker

Appointed by:

* Governor James B. Hunt, Jr.

** Governor James G. Martin

*** General Assembly, upon recommendation of the President of the Senate

**** General Assembly, upon recommendation of the Speaker of the House

HIGHLIGHTS OF BANKING COMMISSION MEETINGS

January 15, 1992

Commission discussed but took no action on the dilemma faced by practical bankers on the Commission in that the applicable law required their appointment but ethically they could vote on little of consequence.

March 18, 1992

Commission approved the procedure necessary for Triangle Bank and Trust Company, Raleigh, to form and be owned by a bank holding company, Triangle Bancorp., Inc.

May 20, 1992

Ted N. Griffin attended his first Commission meeting, having been appointed to replace Larry Hedrick.

Approved conversion of Peoples' Federal Savings Bank of Thomasville, Thomasville, to a commercial bank and merger of resulting bank into Branch Banking and Trust Company, Wilson.

The merger was completed July 20, 1992.

Adopted the policy that all Banking Commission meetings be held in facilities to which the public has full access and that the Commission not be a guest at social functions paid for by any company regulated by the Commission.

July 22, 1992

Commission discussed its power to change consumer finance interest rates under N.C.G.S. §53–173(f) but took no action.

September 23, 1992

Approved the merger of Republic Bank & Trust Company, Charlotte into Central Carolina Bank & Trust Company, Durham.

The merger was completed December 4, 1992.

Approved the merger of First Carolina Bank & Trust Company, Sanford, into Mid–South Bank and Trust Company, Sanford.

The merger was completed December 31, 1992.

November 10, 1992 / December 1, 1992

Approved First–Citizens Bank & Trust Company's closing of its East Fayetteville office.

The branch was closed December 4, 1992.

Approved conversion of Orange Federal Savings & Loan Association, Chapel Hill, to a commercial bank and merger of resulting bank into Centura Banks, Inc., Rocky Mount.

The merger was completed December 31, 1992.

The Commission had its group picture taken at the Capitol with Governor James G. Martin.

Approved Franklin Street Trust Company, Chapel Hill, as a nondepository trust company.

Franklin Street Trust Company (proposed) has not opened as of July 1, 1993.

Approved the actions of the Commissioner of Banks in regard to withdrawal of other business authority under N.C.G.S. §53–172(b).

1993
NORTH CAROLINA BANK HOLIDAY SCHEDULE

MANDATORY

Holiday	Day	Date
New Year's Day	Friday	January 1
President's Day	Monday	February 15
Good Friday	Friday	April 9
Memorial Day	Monday	May 31
Independence Day	Monday	July 5
Labor Day	Monday	September 6
Thanksgiving Day	Thursday	November 25
Christmas	Monday	December 27

OPTIONAL

Holiday	Day	Date
Martin Luther King's Birthday	Monday	January 18
Veterans Day	Thursday	November 11

NOTE: When a legal public holiday falls on a Friday, a bank may close the Saturday and Sunday immediately following such holiday.

When a legal holiday falls on a Monday, a bank may close the Saturday and Sunday immediately preceding such holiday.

G.S. 53-77.2A(b1)

1994
NORTH CAROLINA BANK HOLIDAY SCHEDULE

MANDATORY

Holiday	Day	Date
New Year's Day	Monday	January 3
President's Day	Monday	February 21
Good Friday	Friday	April 1
Memorial Day	Monday	May 30
Independence Day	Monday	July 4
Labor Day	Monday	September 5
Thanksgiving Day	Thursday	November 24
Christmas	Monday	December 26

OPTIONAL

Holiday	Day	Date
Martin Luther King's Birthday	Monday	January 17
Veterans Day	Friday	November 11

NOTE: When a legal public holiday falls on a Friday, a bank may close the Saturday and Sunday immediately following such holiday.

When a legal holiday falls on a Monday, a bank may close the Saturday and Sunday immediately preceding such holiday.

G.S. 53-77.2A(b1)

1995
NORTH CAROLINA BANK HOLIDAY SCHEDULE

MANDATORY

Holiday	Day	Date
New Year's Day	Monday	January 2
President's Day	Monday	February 20
Good Friday	Friday	April 14
Memorial Day	Monday	May 29
Independence Day	Tuesday	July 4
Labor Day	Monday	September 4
Thanksgiving Day	Thursday	November 23
Christmas	Monday	December 25

OPTIONAL

Holiday	Day	Date
Martin Luther King's Birthday	Monday	January 16
*Veterans Day	Saturday	November 11

NOTE: **When a legal public holiday falls on a Friday, a bank may close the Saturday and Sunday immediately following such holiday.**

When a legal holiday falls on a Monday, a bank may close the Saturday and Sunday immediately preceding such holiday.

G.S. 53-77.2A(b1)

* **Banks that operate on Saturday may observe this holiday. There is no alternate holiday for banks opening Monday through Friday.**

REGULATION OF DEPOSITORY INSTITUTIONS

The United States has a dual system for regulating depository financial institutions. Federally–chartered banks, which must have "National" or "N.A." as part of their name, are regulated by the Comptroller of the Currency and are automatically a member of the federal reserve system.

Federally and state–chartered commercial banks, savings and loan associations and savings banks are insured by the Federal Deposit Insurance Corporation (FDIC). Bank holding companies are regulated and examined by the federal reserve system.

North Carolina chartered commercial banks are regulated and examined by the North Carolina Commissioner of Banks and the FDIC. If state chartered banks elect to join the federal reserve system, they are then also subject to examination by the Federal Reserve.

North Carolina chartered savings banks are regulated and examined by the Savings Institutions Division of the North Carolina Department of Commerce and by the FDIC. State chartered savings and loan associations are also regulated and examined by the Savings Institutions Division as well as the FDIC and the Office of Thrift Supervision (OTS).

Federally–chartered savings banks and savings and loan associations, which must have "Federal" or "F.S.B." as part of their name, are regulated and examined by the OTS and the FDIC.

North Carolina chartered credit unions are regulated and examined by the Credit Union Division of the North Carolina Department of Commerce. Federally–chartered credit unions are regulated and examined by the National Credit Union Administration.

Credit unions are insured by the National Credit Union Administration.

ADDRESSES OF APPLICABLE REGULATORS

FEDERAL RESERVE BANK OF RICHMOND
Post Office Box 27622
Richmond, Virginia 23261
800/446–7045

COMPTROLLER OF THE CURRENCY
245 Peachtree Center Avenue, N.E.
Atlanta, Georgia 30303
404/659–8855

FEDERAL DEPOSIT INSURANCE CORPORATION
Marquis One Tower, Suite 1200
245 Peachtree Center Avenue, N.E.
Atlanta, Georgia 30303
404/225–5800

OFFICE OF THRIFT SUPERVISION
Southeast Region
Post Office Box 105217
Atlanta, Georgia 30348–5217
404/888–0771

NATIONAL CREDIT UNION ADMINISTRATION
7000 Central Parkway, Suite 1600
Atlanta, Georgia 30328
404/255–6828

NORTH CAROLINA BANKING COMMISSION
430 N. Salisbury Street, Dobbs Bldg.
Box 20512
Raleigh, North Carolina 27626–0512
919/733–3016

SAVINGS INSTITUTIONS DIVISION
North Carolina Department of Commerce
Tower Building, Suite 301
1110 Navaho Drive
Raleigh, North Carolina 27609
919/850–2888

CREDIT UNION DIVISION
North Carolina Department of Commerce
Tower Building, Suite 300
1110 Navaho Drive
Raleigh, North Carolina 27609
919/850–2929

FEDERAL RESERVE BANK OF RICHMOND
701 East Byrd Street
P.O. Box 27622
Richmond, Virginia 23261
800/446–7045

THE NORTH CAROLINA BANKING COMMISSION FACT SHEET

BANKS AND BANK HOLDING COMPANIES

The North Carolina Commissioner of Banks regulates banking under N.C.G.S.53 *et seq.* Primarily this office ensures the safe conduct of banking business, maintains public confidence in state-chartered banks, and protects the banks' depositors, debtors, creditors, and shareholders.

As of 2/23/93 we had:

48 Bank Holding Companies registered
19 Bank Holding Companies registered and regulated
4 Trust Representative Offices registered
1 Loan Production Office registered

As of 2/23/93 we regulated:

63 banks 1143 branches
2 nondepository trust companies
1 nondepository trust company is approved but not open

As of 12/31/92 state-chartered banks had:

Total Deposits	$22,124,237,000
Total Assets	$25,539,764,000

CONSUMER FINANCE

The North Carolina Consumer Finance Act (N.C.G.S. 53-164 *et seq.)* authorizes the Commissioner of Banks to license and supervise small loan companies that make direct consumer loans of $10,000 or less and charge rates in excess of those permitted by Chapter 24. These lenders may choose to make loans as a General Lender (N.C.G.S. 53-173) or as an Optional Rate Lender (N.C.G.S. 53-176).

As of 2/23/93 we had licensed:

112 General Lenders (lend $3,000 or less)
528 Optional Rate Lenders (lend $10,000 or less)
640 Total Offices

REFUND ANTICIPATION LOANS

The Refund Anticipation Loan Act requires facilitators who make tax refund loans to register with the Commissioner of Banks.

As of 2/23/93 we had registered:

675 Refund Anticipation Lenders

REGISTRATION OF MORTGAGE BANKERS AND BROKERS

Under the provisions of N.C.G.S. 53-233 *et seq.*, mortgage bankers and brokers must register with the Commissioner of Banks unless they are exempt. These exemptions include financial institutions presently regulated by the state or federal government and real estate agents or brokers licensed by the North Carolina Real Estate Commission.

As of 2/23/93 we had:

214	Mortgage Bankers	614	branches
242	Mortgage Brokers	169	branches

Totals: Registrants - 456 Branches - 783 Offices - 1239

MONEY TRANSMITTERS

The Money Transmitters Act (N.C.G.S. 53-192 *et seq.)* provides that no one can sell or issue checks, drafts, money orders, or other instruments for the payment of transmission of money unless licensed by the Commissioner of Banks.

As of 2/23/93 we had:

22 Money Transmitter Licensees

REVERSE MORTGAGES

The Reverse Mortgage Act (N.C.G.S. 53-255 *et seq.)* authorizes the Commissioner of Banks to approve reverse mortgage lenders. Even though banks, savings institutions, and credit unions are exempt and do not have to obtain the Commissioner's approval, nevertheless they must notify him of their intent to offer reverse mortgages.

Reverse mortgages are available to homeowners over 62. They provide monthly loan advances which are repaid upon death or the sale of the house.

As of 2/23/93 we had approved:

1 Reverse Mortgage Lender
5 Exempt Lenders

2/24/92

BANKING

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTI-TUTION
APRIL 12, 1776

ACTIVITIES OF STATE-CHARTERED BANKS

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTITUTION
APRIL 12, 1776

1992 CHANGES IN STATE–CHARTERED BANKS

The Commissioner of Banks processes formal applications for new banks, bank mergers and acquisitions as well as branch openings, closings, consolidations, and relocations. After the application is reviewed, recommendations are made to the Banking Commission which takes final action on each transaction.

As of December 31, 1992, North Carolina had 63 state–chartered banks operating 1153 branches compared to 1991 when 66 state–chartered banks operated 1140 branches in our state.

SUMMARY STATISTICS

Number of State Banks, December 31, 1991	66
Number of Branches	1140
Total Offices	**1206**
Number of State Banks, December 31, 1992	63
Number of Branches	1132
Total Offices	**1195**
De Novo Banks Established	0
National Bank Mergers with State Banks	0
Number of State Banks Failed	0
Number of S&L's Converted to State Banks	1

BRANCH SUMMARY

Number of Branches Established Through Acquisition of Dissolved State Bank by State Bank	2
De Novo Branches Established	15
Branches Established as Result of Purchase of Thrift Offices Including Branches Purchased Through Resolution Trust Corporation	12
Number of Branches Acquired Through Merger of S&L with State Bank	13
Number of Branches Established as Result of S&L Conversion to State Bank	1
Number of Branches Established as Result of Merger of State Bank with State Bank	3
Number of Branches Closed	57

1992 TABLE OF CHANGES IN STATE–CHARTERED BANKS

DATE	NAME	LOCATION
NEW BANKS		
October 26	Cabarrus Bank of North Carolina, Inc.	71 McCachern Blvd., S.E. Concord
NEW BRANCHES		
January 2	United Carolina Bank	North Harrison Avenue Branch 915 North Harrison Ave. Cary
January 31	New East Bank of the Cape Fear	Downtown Wilmington Branch 124 Princess St. Wilmington
January 31	New East Bank of the Cape Fear	Wilmington Branch 4008 Oleander Dr. Wilmington
February 3	The Fidelity Bank	Butner Branch 307 Central Ave. Butner
February 3	The Fidelity Bank	Oxford Branch 204 Williamsboro St. Oxford
February 18	United Carolina Bank	Morganton Road Branch 4200 Morganton Rd. Fayetteville
February 24	First–Citizens Bank & Trust Company	Peachtree Branch Intersection of N.C. Hwy. 141 and U.S. Hwy. 64 Murphy
March 9	Centura Bank	Cary Village Office 649 Western Boulevard Extension Cary
March 9	Centura Bank	Kildaire Farm Office 1305 Kildaire Farm Rd. Cary
March 9	Centura Bank	Downtown Office 300 S. Salisbury St. Raleigh

DATE	NAME	LOCATION
NEW BRANCHES (con't)		
March 9	Centura Bank	Lake Boone Office 2414 Wycliff Rd. Raleigh
March 9	Centura Bank	North Hills Office 4249 Six Forks Rd. Raleigh
March 9	Centura Bank	North Ridge Office 6006 Falls of the Neuse Rd. Raleigh
March 9	Centura Bank	Oberlin Road Office 2125 Cameron St. Raleigh
March 9	Centura Bank	Stonehenge Office 7320 Creedmoor Rd. Raleigh
March 9	Centura Bank	Tower Office 3540 Maitland Rd. Raleigh
March 9	Centura Bank	Tryon Hills Office 3625 S. Wilmington St. Raleigh
March 9	Centura Bank	Research Triangle Office 8 Park Plaza, RTP Research Triangle Park
March 9	Centura Bank	Zebulon Express LSF* 214 North Arendell Ave. Zebulon
April 27	Branch Banking and Trust Company	Eden Office 700 Van Buren Rd. Eden
April 27	Branch Banking and Trust Company	Bessemer Avenue Branch 915 E. Bessemer Ave. Greensboro
April 27	Branch Banking and Trust Company	Four Seasons Mall Branch 700 Four Seasons Mall Greensboro
April 27	Branch Banking and Trust Company	Friendly Shopping Center Branch 3001 Kathleen Ave. Greensboro
April 27	Branch Banking and Trust Company	Greensboro Main Office 201 W. Market St. Greensboro

DATE	NAME	LOCATION
NEW BRANCHES (con't)		
April 27	Branch Banking and Trust Company	Guilford College Branch College Road Greensboro
April 27	Branch Banking and Trust Company	Palmer Plaza Branch 3231 Yanceyville Rd. Greensboro
April 27	Branch Banking and Trust Company	Randleman Road Branch 2325 Randleman Rd. Greensboro
April 27	Branch Banking and Trust Company	Westridge Square Office 3307 Battleground Ave. Greensboro
April 27	Branch Banking and Trust Company	Madison Office Mid–Town Shopping Center Madison
April 27	Branch Banking and Trust Company	Reidsville Branch 112 S. Main St. Reidsville
May 11	First–Citizens Bank & Trust Company	17 North Branch 2005 N. Marine Blvd. Jacksonville
June 1	Citizens Bank	Ingles Branch Hwy. 64 Bypass Hayesville
June 1	Triangle Bank and Trust Company	Sanford Branch 129 S. Steele St. Sanford
July 8	First–Citizens Bank & Trust Company	Cornelius–Lake Norman Office 2310 Catawba Ave. Cornelius
July 15	Triangle Bank and Trust Company	Cameron Village Branch 2127 Clark Ave. Raleigh
July 15	Bankers Trust of North Carolina	Battleground Avenue Branch 2501 Battleground Ave. Greensboro
July 15	Bankers Trust of North Carolina	High Point Road Branch 3825 High Point Rd. Greensboro
July 15	Bankers Trust of Noarth Carolina	Market Street Branch 4817 W. Market St. Greensboro

DATE	NAME	LOCATION
NEW BRANCHES (con't)		
July 20	Branch Banking and Trust Company	South Office 1120 Randolph St. Thomasville
July 20	Branch Banking and Trust Company	Thomasville Main Office 100 Salem St. Thomasville
August 3	Centura Bank	Mall Branch 513 Blowing Rock Rd. Boone
August 10	Bank of Union	Matthews Branch 217 N. Trade St. Matthews
August 18	Unity Bank & Trust Company	North Winstead Office 450 North Winstead Ave. Rocky Mount
September 1	Central Carolina Bank & Trust Company	CCB–Airpark Branch 7804 National Service Rd. Greensboro
October 26	Cabarrus Bank of North Carolina, Inc.	Kannapolis Office 725 S. Loop Rd. Kannapolis
October 26	The Fidelity Bank	The Raeford Branch 113 Campus Ave. Raeford
November 16	First–Citizens Bank & Trust Company	Independence Medical Park Office 4004 Roxboro Rd. Durham
December 4	Central Carolina Bank and Trust Company	Albemarle Road Branch 6700 Albemarle Rd. Charlotte
December 4	Central Carolina Bank and Trust Company	Carmel Commons Branch 7801 Pineville–Matthews Rd. Charlotte
December 4	Central Carolina Bank and Trust Company	Charlotte Main Office 101 South Kings Dr. Charlotte
December 4	Central Carolina Bank and Trust Company	Cotswold Branch 100 South Sharon Amity Charlotte
December 4	Central Carolina Bank and Trust Company	Eastway Branch 101 Eastway Dr. Charlotte

DATE	NAME	LOCATION
NEW BRANCHES (con't)		
December 4	Central Carolina Bank and Trust Company	Fairview Branch 7800 Fairview Rd. Charlotte
December 4	Central Carolina Bank and Trust Company	Freedom Branch 3301 Freedom Dr. Charlotte
December 4	Central Carolina Bank and Trust Company	Independence Boulevard Branch 3765 East Independence Blvd. Charlotte
December 4	Central Carolina Bank and Trust Company	Park Road Branch 4010 Park Rd. Charlotte
December 4	Central Carolina Bank and Trust Company	South Boulevard Branch 5301 South Blvd. Charlotte
December 4	Central Carolina Bank and Trust Company	South Tryon Branch 201 South Tryon Charlotte
December 4	Central Carolina Bank and Trust Company	Matthews Branch 11446 East Independence Blvd. Matthews
December 14	Central Carolina Bank and Trust Company	Stonehenge Branch 7320 Creedmoor Rd. Raleigh
December 17	Centura Bank	New Bern Office 1505 Glenburnie Rd. New Bern
December 21	Lexington State Bank	Wallburg Office N.C. Hwy. 109 and Gumtree Rd. Wallburg
December 31	Mid–South Bank and Trust Company	Carriage Oaks LSF* 1012 Carriage Oaks Shopping Center Carthage
December 31	Mid–South Bank and Trust Company	Courthouse Square Office 101 Courthouse Square Carthage
December 31	Mid–South Bank and Trust Company	Lee Avenue LSF* 1003 N. Lee Ave. Sanford
December 31	Mid–South Bank and Trust Company	Midtown Office 1001 S. Horner Blvd. Sanford

DATE	NAME	LOCATION
BRANCH CLOSINGS		
January 14	First–Citizens Bank & Trust Company	Exchange Branch LSF* 3918 Roosevelt Blvd. Cherry Point
January 30	Barclays Bank of North Carolina	Downtown Wilmington Branch 124 Princess St. Wilmington
January 30	Barclays Bank of North Carolina	Wilmington Branch 4008 Oleander Dr. Wilmington
February 14	Centural Carolina Bank & Trust Company	4710 Oleander Drive Office 4710 Oleander Dr. Wilmington
February 21	First–Citizens Bank & Trust Company	Valley Village Branch 430 Andrews Rd. Murphy
February 21	First–Citizens Bank & Trust Company	Murphy Branch U.S. Hwy. 19–129 South Murphy
February 27	Barclays Bank of North Carolina	Wilson Branch 200 West Nash St. Wilson
March 2	Branch Banking and Trust Company	North Main Street Office 128 North Main Street Farmville
March 6	Republic Bank & Trust Co.	Park Road Kroger Branch 2226 Park Rd. Charlotte
March 13	Centura Bank	Kildaire Farm Office 1305 Kildaire Farm Rd. Cary
March 13	Centura Bank	Downtown Office 300 S. Salisbury St. Raleigh
March 13	Centura Bank	North Hills Office 4249 Six Forks Rd. Raleigh
March 13	Centura Bank	Stonehenge Office 7320 Creedmoor Rd. Raleigh
March 13	Centura Bank	Tower Office 3540 Maitland Rd. Raleigh

BRANCH CLOSINGS (con't)

DATE	NAME	LOCATION
March 13	First–Citizens Bank & Trust Company	Plaza Branch 6001 The Plaza Charlotte
March 17	Branch Banking and Trust Company	Evans Street Office 324 S. Evans St. Greenville
May 8	Central Carolina Bank & Trust Company	Jacksonville Branch 2005 N. Marine Blvd. Jacksonville
May 29	Branch Banking and Trust Company	Saratoga Branch LSF* Hwy. 264 Saratoga
June 9	Branch Banking and Trust Company	Atlantic Avenue Office 4701–117 Atlantic Ave. Raleigh
June 9	Branch Banking and Trust Company	Lynn Road Office 6300–150 Creedmoor Rd. Raleigh
June 12	Republic Bank & Trust Co.	Wendover Road Kroger Office (Wendover Bi-Lo Grocery Branch) 1133 Wendover Rd. Charlotte
July 11	Security Bank and Trust Company	Main Street Branch LSF* Main Street Norwood
July 15	Piedmont State Bank	Battleground Avenue Branch 2501 Battleground Ave. Greensboro
July 15	Piedmont State Bank	High Point Road Branch 3825 High Point Rd. Greensboro
July 15	Piedmont State Bank	Market Street Branch 4817 W. Market St. Greensboro
July 31	New East Bank of Greenville	East Carolina University Office LSF* Mendenhall Student Center ECU Campus Greenville
August 3	Branch Banking and Trust Company	Chapel Hill Street Office 315 E. Chapel Hill St. Durham

DATE	NAME	LOCATION
BRANCH CLOSINGS (con't)		
August 3	Branch Banking and Trust Company	Greensboro Main Office 101 S. Elm St. Greensboro
August 3	Branch Banking and Trust Company	High Point Road Branch 3508 High Point Rd. Greensboro
August 3	Branch Banking and Trust Company	West Market Center Branch 4653 W. Market St. Greensboro
August 3	Branch Banking and Trust Company	Westridge Square Branch 3357 Battleground Ave. Greensboro
August 14	Branch Banking and Trust Company	West Center Street Branch 308–310 W. Center St. Lexington
August 21	First–Citizens Bank & Trust Company	High Point Main Street 101 S. Main St. High Point
September 8	Central State Bank	Wrenn Street Branch LSF* 110–116 N. Wrenn St. High Point
September 15	Branch Banking and Trust Company	Williamston Branch 138 West Main St. Williamston
October 21	First–Citizens Bank & Trust Company	Randolph Road Branch 4517 Randolph Rd. Charlotte
October 26	First–Citizens Bank & Trust Company	Raeford Main Branch 113 Campus Ave. Raeford
December 4	First–Citizens Bank & Trust Company	East Fayetteville Branch 1490 Clinton Rd. Fayetteville
December 4	Republic Bank & Trust Co.	Albemarle Road Branch 6700 Albemarle Rd. Charlotte
December 4	Republic Bank & Trust Co.	Carmel Commons Branch 7801 Pineville–Matthews Rd. Charlotte
December 4	Republic Bank & Trust Co.	Consumer Loan Department 101 South Kings Dr. Charlotte

DATE	NAME	LOCATION
BRANCH CLOSINGS (con't)		
December 4	Republic Bank & Trust Co.	Cotswold Branch 100 South Sharon Amity Charlotte
December 4	Republic Bank & Trust Co.	Eastway Drive Kroger 101 Eastway Dr. Charlotte
December 4	Republic Bank & Trust Co.	Fairview Road Branch 7800 Fairview Rd. Charlotte
December 4	Republic Bank & Trust Co.	Freedom Drive Kroger Branch 3301 Freedom Dr. Charlotte
December 4	Republic Bank & Trust Co.	Independence Boulevard Branch 3765 East Independence Blvd. Charlotte
December 4	Republic Bank & Trust Co.	Park Road Branch 4010 Park Rd. Charlotte
December 4	Republic Bank & Trust Co.	South Boulevard Branch 5301 South Blvd. Charlotte
December 4	Republic Bank & Trust Co.	South Tryon Street Branch 201 South Tryon, Suite 100–A Charlotte
December 4	Republic Bank & Trust Co.	Independence Boulevard Kroger Branch 11446 East Independence Blvd. Matthews
December 31	Central Carolina Bank and Trust Company	South Square Plaza Drive–In Branch 4001 Chapel Hill Blvd. Durham
December 31	First Carolina Bank & Trust Co.	Carriage Oaks LSF* 1012 Carriage Oaks Shopping Center Carthage
December 31	First Carolina Bank & Trust Co.	Courthouse Square Office 101 Courthouse Square Carthage
December 31	First Carolina Bank & Trust Co.	Lee Avenue LSF* 1003 N. Lee Ave. Sanford
December 31	First Carolina Bank & Trust Co.	Main Office 1001 S. Horner Blvd. Sanford

DATE	NAME	LOCATION
BRANCH CLOSINGS (con't)		
December 31	First–Citizens Bank & Trust Company	Camp Geiger Branch LSF* Building TC 1003 Camp Geiger Area Camp Lejeune
December 31	First–Citizens Bank & Trust Company	Tarawa Terrace Branch Building 2459 Tarawa Terrace Camp Lejeune
BRANCH RELOCATIONS (con't)		
January 6	Branch Banking and Trust Company	From: 2000 West Nash St. Wilson To: 2110 West Nash St. Wilson
February 3	Branch Banking and Trust Company	From: Farmville Square Shopping Center Hwy. 264 Bypass Farmville To: 110 West Church St. Farmville
February 24	The Morris Plan Industrial Bank	From: 418 S. Spring St. Burlington To: 523 S. Worth St. Burlington
June 15	The Bank of Iredell	From: 100 S. Depot St. Cleveland To: 11761 Statesville Blvd. Cleveland
July 27	Branch Banking and Trust Company	From: 1058 W. Club Blvd. Durham To: 1530 N. Gregson St. Durham
August 17	Branch Banking and Trust Company	From: 20 S. Main St. Lexington To: 212 W. Center St. Lexington
September 8	Central State Bank	From: 100 N. Main St. High Point To: 1200 N. Main St. High Point
October 5	First–Citizens Bank & Trust Company	From: 1821 Dickerson Blvd. Monroe To: 2117 Roosevelt Blvd. Monroe

BRANCH RELOCATIONS (con't)

DATE	NAME	LOCATION	
November 9	Mid-South Bank and Trust Company	From:	Pinehurst Village Theater Building Pinehurst
		To:	25 Chinquapin Rd. Pinehurst
November 23	United Carolina Bank	From:	300 Main St. Pineville
		To:	Carolina Place Prkwy. Pineville

OTHER ACTION

January 31	New East Bank of Fayetteville, Fayetteville, changed its corporate name to NewEast Bank of the Cape Fear.
February 3	United Carolina Bank, Whiteville, changed the name of its Aberdeen Branch, U.S. 15-501 and Johnson Street, Aberdeen, to Sandhills Branch.
July 15	Piedmont State Bank, Greensboro, and its two branches in Greensboro, merged into Bankers Trust of North Carolina, Greensboro.
July 20	Branch Banking and Trust Company, Wilson, changed the name of its Thomasville Main Office, 521 National Highway, Thomasville, to Thomasville Unity Office.
October 7	Branch Banking and Trust Company changed the address of its Knightdale Office, 2920 Highway 264 East, Knightdale, to 7120 East Highway 264, Knightdale.
October 26	First-Citizens Bank & Trust Company sold its Raeford Main Branch, 113 Campus Avenue, Raeford to The Fidelity Bank of Fuquay Varina.
November 9	Mid-South Bank and Trust Company changed the name and address of its Pinehurst Theater Building Office (LSF*), Pinehurst Village, to Mid-South Village Office, 25 Chinquapin Road, Pinehurst, a full service branch.
November 16	Branch Banking and Trust Company changed the name of its Greenville Main Office, Greenville to Medical Branch, Greenville and its Greenville Boulevard Office, Greenville to Greenville Main Office, Greenville.
December 4	Republic Bank & Trust Co., Charlotte, merged with Central Carolina Bank & Trust Company, Durham.
December 31	First Carolina Bank & Trust Co., Sanford, merged with Mid-South Bank Trust Company, Sanford.

*Limited Service Facility

FINANCIAL INFORMATION

BANKS

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
APRIL 12, 1776
CONSTI TUTION

COMPARATIVE CONSOLIDATED STATEMENT OF ALL STATE-CHARTERED BANKS

Balance Sheet (000)	12-31-92 63 Banks 1,153 Branches	12-31-91 66 Banks 1,140 Branches	Percent Change
ASSETS			
1. Cash and balances due from depository institutions:			
a. Noninterest-bearing balances, currency and coin	$1,393,579	$1,380,072	0.98%
b. Interest-bearing balances	47,206	19,497	142.12%
2. Securities	6,447,590	6,056,913	6.45%
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold	528,698	395,438	33.70%
b. Securities purchased under agreements to resell	3,000	2,000	50.00%
4. Loans and lease financing receivables:			
a. Loans and leases net of unearned income	16,307,088	15,063,567	8.26%
b. LESS: Allowance for loan and lease losses	269,479	233,787	15.27%
c. LESS: Allocated transfer risk reserve	0	0	0.00%
d. Net loans and leases (item 4.a minus 4.b and 4.c)	16,037,609	14,829,780	8.14%
5. Assets held in trading accounts	2,081	386	439.12%
6. Premises and fixed assets including capitalized leases	529,647	505,933	4.69%
7. Other real estate owned	105,466	125,168	-15.74%
8. Investments in unconsolidated subsidiaries	6,543	4,571	43.14%
9. Customers' liability on acceptances outstanding	2,952	2,361	25.03%
10. Intangible assets	36,946	37,903	-2.52%
11. Other assets	398,398	399,288	-0.22%
12. Total assets (sum of items 1 through 11)	$25,539,715	$23,759,310	7.49%
LIABILITIES			
13. Deposits:			
a. In domestic offices:			
(1) Noninterest bearing	$3,279,221	$3,097,525	5.87%
(2) Interest bearing	18,696,977	17,535,399	6.62%
b. In foreign offices:			
(1) Noninterest bearing	0	0	0.00%
(2) Interest bearing	148,038	185,929	-20.38%
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased	497,880	292,001	70.51%
b. Securities sold under agreements to repurchase	249,585	147,906	68.75%
15. Demand notes issued to the U.S. Treasury	74,706	93,827	-20.38%
16. Other borrowed money	244,747	283,730	-13.74%
17. Mortgage indebtedness and obligations under capitalized leases	9,799	10,302	-4.88%
18. Banks' liability on acceptances executed and outstanding	2,952	2,361	25.03%
19. Subordinated notes and debentures	65,452	74,171	-11.76%
20. Other liabilities	224,509	224,439	0.03%
21. Total Liabilities (sum of items 13 through 20)	23,493,866	21,947,590	7.05%
22. Limited life preferred stock	0	0	0.00%
EQUITY CAPITAL			
23. Perpetual preferred stock	0	0	0.00%
24. Common stock	240,330	229,159	4.87%
25. Surplus	704,698	669,351	5.28%
26. Undivided profits and capital reserves	1,101,537	913,749	20.55%
27. LESS: Net unrealized loss on equity securities	716	539	32.84%
28. Total equity capital (sum of items 23 through 27)	2,045,849	1,811,720	12.92%
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$25,539,715	$23,759,310	7.49%

COMPARATIVE CONSOLIDATED STATEMENT OF ALL STATE-CHARTERED BANKS

Income Statement (000)	1992 63 Banks 1,153 Branches	1991 66 Banks 1,140 Branches	Percent Change
1. Interest Income:			
a. Interest and fees on loans	$1,419,295	$1,493,070	-4.94%
b. Income from lease financing receivables	11,790	13,112	-10.08%
c. Interest income on balances due from depository institutions	1,334	4,028	-66.88%
d. Interest and dividend income on securities	429,544	456,680	-5.94%
e. Interest on assets held in trading accounts	27	30	-10.00%
f. Interest income on Federal funds sold and securities purchased under agreements to resell	17,565	36,815	-52.29%
g. Total interest income (sum of items 1.a through 1.f)	1,879,555	2,003,735	-6.20%
2. Interest Expense:			
a. Interest on deposits:			
(1) Time certificate of deposits of $100,000 or more	101,629	174,547	-41.78%
(2) Other deposits	686,520	876,150	-21.64%
b. Expense of Federal funds purchased and securities sold under agreements to repurchase	19,734	18,444	6.99%
c. Interest on demand notes issued to U.S. Treasury and on other borrowed money	10,146	18,523	-45.22%
d. Interest on mortgage indebtedness and capitalized leases	1,416	934	51.61%
e. Interest on notes and subordinated debenture	8,636	7,168	20.48%
f. Total interest expense (sum of items 2.a through 2.f)	828,081	1,095,766	-24.43%
3. Net Interest Income (item 1.g minus 2.f)	1,051,474	907,969	15.81%
4. Provisions:			
a. Provision for loan and lease losses	104,240	116,830	-10.78%
b. Provision for allocated transfer risk	0	0	0.00%
5. Noninterest Income:			
a. Service charges on deposit accounts	158,842	143,131	10.98%
b. Other noninterest income	158,266	138,006	14.68%
c. Total noninterest income (item 5.a plus 5.b)	317,108	281,137	12.79%
6. Gains (losses) on sale of securities not held in trading account	16,113	16,424	-1.89%
7. Noninterest Expense:			
a. Salaries and employee benefits	453,733	415,053	9.32%
b. Expenses of premises and fixed assets (net of rental income)	137,879	133,282	3.45%
c. Other noninterest expense	319,028	280,407	13.77%
d. Total noninterest expense (sum of items 7.a through 7.c)	910,640	828,742	9.88%
8. Income (loss) before income taxes, extraordinary items, and other adjustments (item 3.a plus or minus 4.a, 4.b, 5.c, 6, and 7.d)	369,815	259,958	42.26%
9. Applicable income taxes	116,568	75,626	54.14%
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)	253,247	184,332	37.39%
11. Extraordinary items and other adjustments, net of income taxes	1,256	433	190.07%
12. Net income (loss) (sum of items 10 and 11)	$254,503	$184,765	37.74%

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	ALBEMARLE BANK OF STANLY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,001
b. Interest-bearing balances	0
2. Securities	24,770
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	500
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	63,487
b. LESS: Allowance for loan and lease losses	1,001
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	62,486
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,024
7. Other real estate owned	128
8. Investments in unconsolidated subsidiaries	160
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	5
11. Other assets	1,369
12. Total assets (sum of items 1 through 11)	$94,443
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$7,614
(2) Interest bearing	75,115
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	2,225
17. Mortgage indebtedness and obligations under capitalized leases	19
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	323
21. Total Liabilities (sum of items 13 through 20)	85,296
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,458
25. Surplus	3,810
26. Undivided profits and capital reserves	2,879
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	9,147
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$94,443

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	ASHEBORO
BANK NAME	RANDOLPH BANK & TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,876
b. Interest-bearing balances	0
2. Securities	25,264
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	2,375
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	42,034
b. LESS: Allowance for loan and lease losses	683
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	41,351
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,105
7. Other real estate owned	417
8. Investments in unconsolidated subsidiaries	160
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,570
12. Total assets (sum of items 1 through 11)	$76,118
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$8,627
(2) Interest bearing	60,706
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	121
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	721
21. Total Liabilities (sum of items 13 through 20)	70,175
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,106
25. Surplus	2,018
26. Undivided profits and capital reserves	1,819
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	5,943
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$76,118

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	ASHEVILLE FIRST COMMERCIAL BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$11,812
b. Interest-bearing balances	7,944
2. Securities	37,537
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	84,698
b. LESS: Allowance for loan and lease losses	1,342
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	83,356
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	4,173
7. Other real estate owned	95
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	190
11. Other assets	1,963
12. Total assets (sum of items 1 through 11)	$147,070
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$29,308
(2) Interest bearing	101,471
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	4,404
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	222
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	702
21. Total Liabilities (sum of items 13 through 20)	136,107
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,942
25. Surplus	3,807
26. Undivided profits and capital reserves	4,214
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	10,963
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$147,070

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	BLADENBORO
BANK NAME	THE BANK OF BLADENBORO
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,516
b. Interest-bearing balances	0
2. Securities	4,755
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	2,500
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	10,995
b. LESS: Allowance for loan and lease losses	153
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	10,842
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	88
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	288
12. Total assets (sum of items 1 through 11)	$19,989
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$2,367
(2) Interest bearing	15,559
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	33
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	256
21. Total Liabilities (sum of items 13 through 20)	18,215
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	100
25. Surplus	925
26. Undivided profits and capital reserves	749
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	1,774
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$19,989

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	BURLINGTON FIRSTSOUTH BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$4,138
b. Interest-bearing balances	0
2. Securities	13,355
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	5,900
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	77,874
b. LESS: Allowance for loan and lease losses	1,029
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	76,845
5. Assets held in trading accounts	1,982
6. Premises and fixed assets including capitalized leases	3,374
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	787
12. Total assets (sum of items 1 through 11)	$106,381
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$11,077
(2) Interest bearing	81,543
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	800
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,170
21. Total Liabilities (sum of items 13 through 20)	94,590
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	4,739
25. Surplus	5,611
26. Undivided profits and capital reserves	1,441
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	11,791
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$106,381

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	BURLINGTON THE MORRIS PLAN INDUSTRIAL BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,013
b. Interest-bearing balances	0
2. Securities	21,196
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,500
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	8,007
b. LESS: Allowance for loan and lease losses	80
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	7,927
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	219
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liabilities on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	374
12. Total assets (sum of items 1 through 11)	$32,229
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$0
(2) Interest bearing	29,383
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	369
21. Total Liabilities (sum of items 13 through 20)	29,752
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	150
25. Surplus	1,250
26. Undivided profits and capital reserves	1,077
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	2,477
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$32,229

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	CHAPEL HILL THE VILLAGE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$4,295
b. Interest-bearing balances	872
2. Securities	6,923
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	2,500
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	40,752
b. LESS: Allowance for loan and lease losses	745
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	40,007
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,151
7. Other real estate owned	1,801
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,157
12. Total assets (sum of items 1 through 11)	$58,706
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$11,132
(2) Interest bearing	42,285
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	299
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	329
21. Total Liabilities (sum of items 13 through 20)	54,045
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,635
25. Surplus	3,175
26. Undivided profits and capital reserves	(149)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	4,661
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$58,706

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	CHARLOTTE BANK OF MECKLENBURG
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,173
b. Interest-bearing balances	501
2. Securities	31,743
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,825
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	48,036
b. LESS: Allowance for loan and lease losses	774
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	47,262
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	5,720
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	661
12. Total assets (sum of items 1 through 11)	$89,885
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$9,124
(2) Interest bearing	61,912
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	3,310
15. Demand notes issued to the U.S. Treasury	400
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	763
21. Total Liabilities (sum of items 13 through 20)	75,509
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	6,603
25. Surplus	8,110
26. Undivided profits and capital reserves	(337)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	14,376
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$89,885

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	CHARLOTTE
BANK NAME	FIRST CHARLOTTE BANK & TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$6,506
b. Interest-bearing balances	0
2. Securities	52,204
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,875
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	93,337
b. LESS: Allowance for loan and lease losses	1,778
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	91,559
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	4,016
7. Other real estate owned	1,749
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	2,095
12. Total assets (sum of items 1 through 11)	$162,004
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$21,387
(2) Interest bearing	122,521
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	2,709
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,227
21. Total Liabilities (sum of items 13 through 20)	147,844
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	3,369
25. Surplus	7,511
26. Undivided profits and capital reserves	3,280
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	14,160
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$162,004

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	CHARLOTTE PARK MERIDIAN BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,101
b. Interest-bearing balances	1,662
2. Securities	5,389
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,400
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	18,309
b. LESS: Allowance for loan and lease losses	219
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	18,090
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	3,252
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	30
11. Other assets	171
12. Total assets (sum of items 1 through 11)	$31,095
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$2,496
(2) Interest bearing	20,666
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	217
21. Total Liabilities (sum of items 13 through 20)	23,379
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	4,158
25. Surplus	4,400
26. Undivided profits and capital reserves	(842)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	7,716
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$31,095

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	CONCORD
BANK NAME	CABARRUS BANK OF NORTH CAROLINA
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,620
b. Interest-bearing balances	4,261
2. Securities	12,179
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,000
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	61,208
b. LESS: Allowance for loan and lease losses	766
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	60,442
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,000
7. Other real estate owned	1,799
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	2,070
12. Total assets (sum of items 1 through 11)	$85,371
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$3,541
(2) Interest bearing	74,338
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,056
21. Total Liabilities (sum of items 13 through 20)	78,935
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	737
25. Surplus	2,576
26. Undivided profits and capital reserves	3,123
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	6,436
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$85,371

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	DUNN
BANK NAME	STANDARD BANK & TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,392
b. Interest-bearing balances	406
2. Securities	8,511
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	2,750
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	21,343
b. LESS: Allowance for loan and lease losses	236
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	21,107
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,355
7. Other real estate owned	203
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	324
12. Total assets (sum of items 1 through 11)	$36,048
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$4,286
(2) Interest bearing	26,365
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	426
21. Total Liabilities (sum of items 13 through 20)	31,077
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,308
25. Surplus	1,789
26. Undivided profits and capital reserves	874
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	4,971
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$36,048

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	DURHAM
BANK NAME	CENTRAL CAROLINA BANK & TRUST COMPANY

ASSETS

1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$128,244
b. Interest-bearing balances	100
2. Securities	498,238
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	106,000
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	1,522,833
b. LESS: Allowance for loan and lease losses	19,027
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	1,503,806
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	34,838
7. Other real estate owned	9,296
8. Investments in unconsolidated subsidiaries	4,199
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	989
11. Other assets	28,966
12. Total assets (sum of items 1 through 11)	$2,314,676

LIABILITIES

13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$353,687
(2) Interest bearing	1,684,326
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	26,219
15. Demand notes issued to the U.S. Treasury	16,374
16. Other borrowed money	28,560
17. Mortgage indebtedness and obligations under capitalized leases	187
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	200
20. Other liabilities	19,505
21. Total Liabilities (sum of items 13 through 20)	2,129,058
22. Limited life preferred stock	0

EQUITY CAPITAL

23. Perpetual preferred stock	0
24. Common stock	12,596
25. Surplus	39,951
26. Undivided profits and capital reserves	133,671
27. LESS: Net unrealized loss on equity securities	600
28. Total equity capital (sum of items 23 through 27)	185,618
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$2,314,676

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	DURHAM GUARANTY STATE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,626
b. Interest-bearing balances	0
2. Securities	13,430
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,100
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	44,326
b. LESS: Allowance for loan and lease losses	804
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	43,522
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,818
7. Other real estate owned	101
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	720
12. Total assets (sum of items 1 through 11)	$65,317
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$7,302
(2) Interest bearing	50,027
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	42
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	432
21. Total Liabilities (sum of items 13 through 20)	57,803
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	571
25. Surplus	4,616
26. Undivided profits and capital reserves	2,327
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	7,514
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$65,317

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	DURHAM MECHANICS & FARMERS BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$6,167
b. Interest-bearing balances	0
2. Securities	25,845
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,800
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	69,844
b. LESS: Allowance for loan and lease losses	760
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	69,084
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,540
7. Other real estate owned	308
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,410
12. Total assets (sum of items 1 through 11)	$107,154
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$20,646
(2) Interest bearing	73,938
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,414
21. Total Liabilities (sum of items 13 through 20)	95,998
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,846
25. Surplus	3,154
26. Undivided profits and capital reserves	5,156
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	11,156
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$107,154

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	ELIZABETH CITY
BANK NAME	NEW EAST BANK OF THE ALBEMARLE
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$788
b. Interest-bearing balances	0
2. Securities	3,937
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	345
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	10,630
b. LESS: Allowance for loan and lease losses	307
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	10,323
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	322
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	146
12. Total assets (sum of items 1 through 11)	$15,861
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$1,627
(2) Interest bearing	11,398
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	129
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	143
21. Total Liabilities (sum of items 13 through 20)	13,297
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,750
25. Surplus	1,750
26. Undivided profits and capital reserves	(936)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	2,564
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$15,861

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	ELKIN
BANK NAME	YADKIN VALLEY BANK AND TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$6,389
b. Interest-bearing balances	0
2. Securities	53,344
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	6,710
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	125,270
b. LESS: Allowance for loan and lease losses	2,105
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	123,165
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	4,703
7. Other real estate owned	93
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	2,583
12. Total assets (sum of items 1 through 11)	$196,987
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$17,541
(2) Interest bearing	160,468
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	1,287
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	17
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,466
21. Total Liabilities (sum of items 13 through 20)	180,779
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,871
25. Surplus	13,200
26. Undivided profits and capital reserves	1,137
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	16,208
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$196,987

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	ENGELHARD
BANK NAME	THE EAST CAROLINA BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$10,955
b. Interest-bearing balances	0
2. Securities	53,638
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,845
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	74,437
b. LESS: Allowance for loan and lease losses	1,470
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	72,967
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	5,721
7. Other real estate owned	834
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,779
12. Total assets (sum of items 1 through 11)	$147,739
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$24,412
(2) Interest bearing	111,360
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	748
21. Total Liabilities (sum of items 13 through 20)	136,520
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	5,934
25. Surplus	3,000
26. Undivided profits and capital reserves	2,285
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	11,219
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$147,739

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	FAYETTEVILLE NEW EAST BANK OF THE CAPE FEAR
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,959
b. Interest-bearing balances	0
2. Securities	4,349
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,915
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	30,798
b. LESS: Allowance for loan and lease losses	758
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	30,040
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,019
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	211
11. Other assets	453
12. Total assets (sum of items 1 through 11)	$41,946
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$5,373
(2) Interest bearing	31,995
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	139
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	279
21. Total Liabilities (sum of items 13 through 20)	37,786
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,500
25. Surplus	2,500
26. Undivided profits and capital reserves	(840)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	4,160
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$41,946

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	FAYETTEVILLE STATE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,605
b. Interest-bearing balances	2,863
2. Securities	9,967
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	30,178
b. LESS: Allowance for loan and lease losses	340
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	29,838
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,881
7. Other real estate owned	664
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	26
11. Other assets	579
12. Total assets (sum of items 1 through 11)	$48,423
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$9,144
(2) Interest bearing	32,665
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	369
21. Total Liabilities (sum of items 13 through 20)	42,178
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,374
25. Surplus	2,716
26. Undivided profits and capital reserves	1,155
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	6,245
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$48,423

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	FOUR OAKS
BANK NAME	FOUR OAKS BANK AND TRUST COMPANY

ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,094
b. Interest-bearing balances	4,309
2. Securities	18,643
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a Loans and leases net of unearned income	61,063
b. LESS: Allowance for loan and lease losses	825
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	60,238
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,555
7. Other real estate owned	370
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	2,444
12. Total assets (sum of items 1 through 11)	$91,653
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$9,129
(2) Interest bearing	71,643
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,079
21. Total Liabilities (sum of items 13 through 20)	81,851
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	492
25. Surplus	4,886
26. Undivided profits and capital reserves	4,448
27. LESS: Net unrealized loss on equity securities	24
28. Total equity capital (sum of items 23 through 27)	9,802
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$91,653

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	FUQUAY-VARINA
BANK NAME	THE FIDELITY BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$11,197
b. Interest-bearing balances	0
2. Securities	96,847
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	400
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	174,014
b. LESS: Allowance for loan and lease losses	3,096
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	170,918
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	7,547
7. Other real estate owned	1,220
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	3,783
12. Total assets (sum of items 1 through 11)	$291,912
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$30,968
(2) Interest bearing	225,924
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	2,571
15. Demand notes issued to the U.S. Treasury	3,014
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,624
21. Total Liabilities (sum of items 13 through 20)	264,101
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	730
25. Surplus	6,425
26. Undivided profits and capital reserves	20,656
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	27,811
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$291,912

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	GASTONIA
BANK NAME	FIRST COMMUNITY BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,945
b. Interest-bearing balances	0
2. Securities	16,659
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	5,775
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	50,157
b. LESS: Allowance for loan and lease losses	875
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	49,282
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,663
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	686
12. Total assets (sum of items 1 through 11)	$76,010
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$6,743
(2) Interest bearing	59,195
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	1,573
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	460
21. Total Liabilities (sum of items 13 through 20)	67,971
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,932
25. Surplus	3,752
26. Undivided profits and capital reserves	1,355
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	8,039
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$76,010

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	GOLDSBORO NEW EAST BANK OF GOLDSBORO
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,466
b. Interest-bearing balances	0
2. Securities	5,057
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	2,920
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	18,719
b. LESS: Allowance for loan and lease losses	265
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	18,454
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,403
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	296
12. Total assets (sum of items 1 through 11)	$29,596
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$2,110
(2) Interest bearing	24,058
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	270
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	157
21. Total Liabilities (sum of items 13 through 20)	26,595
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,000
25. Surplus	2,000
26. Undivided profits and capital reserves	(999)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	3,001
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$29,596

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	GRANITE FALLS
BANK NAME	BANK OF GRANITE
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$17,123
b. Interest-bearing balances	0
2. Securities	97,844
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	9,100
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	229,777
b. LESS: Allowance for loan and lease losses	3,391
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	226,386
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	6,421
7. Other real estate owned	281
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10 Intangible assets	0
11. Other assets	4,359
12. Total assets (sum of items 1 through 11)	$361,514
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$55,864
(2) Interest bearing	252,200
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	3,202
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	63
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,716
21. Total Liabilities (sum of items 13 through 20)	313,045
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	7,424
25. Surplus	4,197
26. Undivided profits and capital reserves	36,904
27. LESS: Net unrealized loss on equity securities	56
28. Total equity capital (sum of items 23 through 27)	48,469
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$361,514

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	GRANITE QUARRY
BANK NAME	FARMERS & MERCHANTS BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$5,856
b. Interest-bearing balances	2
2. Securities	43,539
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	2,200
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	71,766
b. LESS: Allowance for loan and lease losses	830
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	70,936
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	3,225
7. Other real estate owned	57
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,747
12. Total assets (sum of items 1 through 11)	$127,562
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$15,092
(2) Interest bearing	97,033
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	3,262
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,460
21. Total Liabilities (sum of items 13 through 20)	116,847
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	698
25. Surplus	2,602
26. Undivided profits and capital reserves	7,415
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	10,715
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$127,562

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	GREENSBORO
BANK NAME	BANKERS TRUST OF NORTH CAROLINA

ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$4,510
b. Interest-bearing balances	0
2. Securities	18,396
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	7,000
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	50,834
b. LESS: Allowance for loan and lease losses	1,644
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	49,190
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	4,450
7. Other real estate owned	2,068
8. Investments in unconsolidated subsidiaries	199
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	773
12. Total assets (sum of items 1 through 11)	$86,586
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$10,494
(2) Interest bearing	66,581
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	860
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	850
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	359
21. Total Liabilities (sum of items 13 through 20)	79,144
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	4,277
25. Surplus	8,364
26. Undivided profits and capital reserves	(5,199)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	7,442
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$86,586

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	GREENSBORO
BANK NAME	TRIAD BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$11,936
b. Interest-bearing balances	80
2. Securities	17,993
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	4,400
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	61,519
b. LESS: Allowance for loan and lease losses	1,507
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	60,012
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,584
7. Other real estate owned	711
8. Investments in unconsolidated subsidiaries	25
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,176
12. Total assets (sum of items 1 through 11)	$97,917
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$24,064
(2) Interest bearing	66,674
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	109
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	610
21. Total Liabilities (sum of items 13 through 20)	91,457
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,251
25. Surplus	3,467
26. Undivided profits and capital reserves	742
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	6,460
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$97,917

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	GREENVILLE
BANK NAME	NEW EAST BANK OF GREENVILLE

ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,768
b. Interest-bearing balances	0
2. Securities	5,046
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	615
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	17,443
b. LESS: Allowance for loan and lease losses	393
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	17,050
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,365
7. Other real estate owned	90
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	303
12. Total assets (sum of items 1 through 11)	$27,237
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$2,257
(2) Interest bearing	21,138
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	212
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	134
21. Total Liabilities (sum of items 13 through 20)	23,741
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,500
25. Surplus	2,500
26. Undivided profits and capital reserves	(1,504)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	3,496
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$27,237

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	HAMPSTEAD TOPSAIL STATE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,313
b. Interest-bearing balances	99
2. Securities	7,010
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	2,975
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	25,842
b. LESS: Allowance for loan and lease losses	400
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	25,442
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,024
7. Other real estate owned	584
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	486
12. Total assets (sum of items 1 through 11)	$38,933
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$2,864
(2) Interest bearing	31,755
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	678
21. Total Liabilities (sum of items 13 through 20)	35,297
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,554
25. Surplus	1,599
26. Undivided profits and capital reserves	483
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	3,636
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$38,933

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	HIGH POINT CENTRAL STATE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,675
b. Interest-bearing balances	2,350
2. Securities	1,856
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,988
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	23,250
b. LESS: Allowance for loan and lease losses	429
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	22,821
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,570
7. Other real estate owned	327
8. Investments in unconsolidated subsidiaries	52
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	721
12. Total assets (sum of items 1 through 11)	$35,360
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$6,698
(2) Interest bearing	24,451
b. In foreign offices:	
(1) Noninterest bearing	
(2) Interest bearing	
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	268
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	653
21. Total Liabilities (sum of items 13 through 20)	32,070
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	325
25. Surplus	1,291
26. Undivided profits and capital reserves	1,674
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	3,290
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$35,360

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	HIGH POINT
BANK NAME	HIGH POINT BANK AND TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$20,067
b. Interest-bearing balances	0
2. Securities	55,181
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	17,000
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	296,387
b. LESS: Allowance for loan and lease losses	6,492
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	289,895
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	7,160
7. Other real estate owned	2,532
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	16
11. Other assets	5,139
12. Total assets (sum of items 1 through 11)	$396,990
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$63,428
(2) Interest bearing	294,800
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	2,137
21. Total Liabilities (sum of items 13 through 20)	360,365
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,700
25. Surplus	17,000
26. Undivided profits and capital reserves	16,925
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	36,625
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$396,990

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	KING
BANK NAME	OLD NORTH STATE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,213
b. Interest-bearing balances	190
2. Securities	6,724
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	790
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	19,691
b. LESS: Allowance for loan and lease losses	218
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	19,473
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,308
7. Other real estate owned	124
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	283
12. Total assets (sum of items 1 through 11)	$30,105
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$3,650
(2) Interest bearing	22,775
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	310
21. Total Liabilities (sum of items 13 through 20)	26,735
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,675
25. Surplus	1,826
26. Undivided profits and capital reserves	(131)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	3,370
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$30,105

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	LAURINBURG FIRST SCOTLAND BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,663
b. Interest-bearing balances	0
2. Securities	3,302
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,300
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	19,221
b. LESS: Allowance for loan and lease losses	785
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	18,436
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	633
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	469
12. Total assets (sum of items 1 through 11)	$28,803
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$5,920
(2) Interest bearing	20,718
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	91
21. Total Liabilities (sum of items 13 through 20)	26,729
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,080
25. Surplus	1,016
26. Undivided profits and capital reserves	(22)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	2,074
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$28,803

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	LEXINGTON
BANK NAME	LEXINGTON STATE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$19,899
b. Interest-bearing balances	0
2. Securities	94,451
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	14,475
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	183,878
b. LESS: Allowance for loan and lease losses	2,704
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	181,174
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	8,863
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	4,289
12. Total assets (sum of items 1 through 11)	$323,151
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$36,961
(2) Interest bearing	244,426
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	973
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,671
21. Total Liabilities (sum of items 13 through 20)	284,031
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	6,621
25. Surplus	6,455
26. Undivided profits and capital reserves	26,044
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	39,120
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$323,151

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	LINCOLNTON LINCOLN BANK OF NORTH CAROLINA
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$7,428
b. Interest-bearing balances	0
2. Securities	58,083
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	112,585
b. LESS: Allowance for loan and lease losses	1,470
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	111,115
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	6,059
7. Other real estate owned	393
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	578
11. Other assets	2,042
12. Total assets (sum of items 1 through 11)	$185,698
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$14,747
(2) Interest bearing	155,423
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	1,000
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	30
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,729
21. Total Liabilities (sum of items 13 through 20)	172,929
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	150
25. Surplus	7,482
26. Undivided profits and capital reserves	5,167
27. LESS: Net unrealized loss on equity securities	30
28. Total equity capital (sum of items 23 through 27)	12,769
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$185,698

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	LUCAMA
BANK NAME	THE HERITAGE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,697
b. Interest-bearing balances	0
2. Securities	21,505
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	6,950
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	51,704
b. LESS: Allowance for loan and lease losses	1,040
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	50,664
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,654
7. Other real estate owned	20
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	165
11. Other assets	987
12. Total assets (sum of items 1 through 11)	$84,642
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$8,357
(2) Interest bearing	64,234
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	2,271
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	695
16. Other borrowed money	118
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	698
21. Total Liabilities (sum of items 13 through 20)	76,373
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	155
25. Surplus	3,000
26. Undivided profits and capital reserves	5,114
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	8,269
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$84,642

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	MONROE BANK OF UNION
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$5,029
b. Interest-bearing balances	0
2. Securities	16,643
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,550
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	68,810
b. LESS: Allowance for loan and lease losses	1,208
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	67,602
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,545
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	20
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	278
11. Other assets	1,130
12. Total assets (sum of items 1 through 11)	$93,797
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$9,880
(2) Interest bearing	75,166
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	765
21. Total Liabilities (sum of items 13 through 20)	85,811
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,473
25. Surplus	4,038
26. Undivided profits and capital reserves	1,475
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	7,986
29. Total liabilities, limited-life preferred stock, and equity capital (sum of items 21, 22, and 28)	$93,797

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	MOUNT OLIVE
BANK NAME	SOUTHERN BANK & TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$12,150
b. Interest-bearing balances	0
2. Securities	100,723
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,000
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	145,201
b. LESS: Allowance for loan and lease losses	3,553
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	141,648
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	6,216
7. Other real estate owned	204
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	303
11. Other assets	2,679
12. Total assets (sum of items 1 through 11)	$266,923
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$37,171
(2) Interest bearing	205,645
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	2,002
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,447
21. Total Liabilities (sum of items 13 through 20)	246,265
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	832
25. Surplus	12,513
26. Undivided profits and capital reserves	7,313
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	20,658
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$266,923

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	MOYOCK
BANK NAME	THE BANK OF CURRITUCK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,161
b. Interest-bearing balances	0
2. Securities	12,497
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	5,200
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	35,533
b. LESS: Allowance for loan and lease losses	970
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	34,563
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,764
7. Other real estate owned	58
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,425
12. Total assets (sum of items 1 through 11)	$59,668
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$7,444
(2) Interest bearing	42,883
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	638
21. Total Liabilities (sum of items 13 through 20)	50,965
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	116
25. Surplus	5,595
26. Undivided profits and capital reserves	2,992
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	8,703
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$59,668

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	MURPHY CITIZENS BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,283
b. Interest-bearing balances	0
2. Securities	15,298
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	52,036
b. LESS: Allowance for loan and lease losses	597
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	51,439
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,061
7. Other real estate owned	91
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	617
12. Total assets (sum of items 1 through 11)	$71,789
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$6,587
(2) Interest bearing	59,128
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	163
21. Total Liabilities (sum of items 13 through 20)	65,878
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,226
25. Surplus	2,903
26. Undivided profits and capital reserves	782
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	5,911
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$71,789

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	NEW BERN NEW EAST BANK OF NEW BERN
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$732
b. Interest-bearing balances	0
2. Securities	3,305
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,960
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	13,694
b. LESS: Allowance for loan and lease losses	293
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	13,401
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	654
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	209
12. Total assets (sum of items 1 through 11)	$20,261
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$930
(2) Interest bearing	15,712
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	2
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	131
21. Total Liabilities (sum of items 13 through 20)	16,775
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,000
25. Surplus	2,000
26. Undivided profits and capital reserves	(514)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	3,486
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$20,261

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	NEWLAND AVERY COUNTY BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,332
b. Interest-bearing balances	0
2. Securities	19,227
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,025
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	16,076
b. LESS: Allowance for loan and lease losses	357
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	15,719
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	131
7. Other real estate owned	3
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	604
12. Total assets (sum of items 1 through 11)	$41,041
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$7,954
(2) Interest bearing	23,025
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	320
21. Total Liabilities (sum of items 13 through 20)	31,299
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	192
25. Surplus	2,000
26. Undivided profits and capital reserves	7,550
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	9,742
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$41,041

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	NEWTON
BANK NAME	PEOPLES BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$6,413
b. Interest-bearing balances	2,000
2. Securities	46,829
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	500
b. Securities purchased under agreements to resell	3,000
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	97,607
b. LESS: Allowance for loan and lease losses	1,737
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	95,870
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,946
7. Other real estate owned	82
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	2,018
12. Total assets (sum of items 1 through 11)	$159,658
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$24,054
(2) Interest bearing	113,902
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	1,842
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	843
21. Total Liabilities (sum of items 13 through 20)	140,641
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	6,119
25. Surplus	8,000
26. Undivided profits and capital reserves	4,898
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	19,017
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$159,658

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	OXFORD GRANVILLE UNITED BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,148
b. Interest-bearing balances	1,390
2. Securities	16,609
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,385
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	11,116
b. LESS: Allowance for loan and lease losses	114
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	11,002
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	336
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	447
12. Total assets (sum of items 1 through 11)	$32,317
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$1,450
(2) Interest bearing	27,150
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	20
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	201
21. Total Liabilities (sum of items 13 through 20)	28,821
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,650
25. Surplus	1,739
26. Undivided profits and capital reserves	107
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	3,496
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$32,317

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	PEMBROKE LUMBEE GUARANTY BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$5,135
b. Interest-bearing balances	0
2. Securities	13,855
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	20,000
b. LESS: Allowance for loan and lease losses	236
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	19,764
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	362
7. Other real estate owned	7
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	176
11. Other assets	742
12. Total assets (sum of items 1 through 11)	$40,041
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$3,440
(2) Interest bearing	32,840
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	299
21. Total Liabilities (sum of items 13 through 20)	36,579
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	440
25. Surplus	988
26. Undivided profits and capital reserves	2,034
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	3,462
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$40,041

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	PILOT MOUNTAIN THE COMMUNITY BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,521
b. Interest-bearing balances	0
2. Securities	20,455
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,540
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	36,212
b. LESS: Allowance for loan and lease losses	812
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	35,400
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,922
7. Other real estate owned	128
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,117
12. Total assets (sum of items 1 through 11)	$64,083
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$6,537
(2) Interest bearing	51,927
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	90
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	303
21. Total Liabilities (sum of items 13 through 20)	58,857
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,080
25. Surplus	3,135
26. Undivided profits and capital reserves	11
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	5,226
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$64,083

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	PINE LEVEL BANK OF PINE LEVEL
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,416
b. Interest-bearing balances	0
2. Securities	8,087
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	300
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	7,334
b. LESS: Allowance for loan and lease losses	130
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	7,204
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	312
7. Other real estate owned	145
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	261
12. Total assets (sum of items 1 through 11)	$17,725
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$2,096
(2) Interest bearing	13,931
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	113
21. Total Liabilities (sum of items 13 through 20)	16,140
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	200
25. Surplus	700
26. Undivided profits and capital reserves	685
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	1,585
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$17,725

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	RALEIGH
BANK NAME	FIRST-CITIZENS BANK & TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$366,924
b. Interest-bearing balances	0
2. Securities	1,494,655
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	110,000
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	3,207,301
b. LESS: Allowance for loan and lease losses	58,380
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	3,148,921
5. Assets held in trading accounts	74
6. Premises and fixed assets including capitalized leases	152,816
7. Other real estate owned	28,766
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	6,766
11. Other assets	86,203
12. Total assets (sum of items 1 through 11)	$5,395,125
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$738,294
(2) Interest bearing	4,084,922
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	23,245
b. Securities sold under agreements to repurchase	16,700
15. Demand notes issued to the U.S. Treasury	20,902
16. Other borrowed money	144,777
17. Mortgage indebtedness and obligations under capitalized leases	2,772
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	41,062
21. Total Liabilities (sum of items 13 through 20)	5,072,674
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	9,697
25. Surplus	81,879
26. Undivided profits and capital reserves	230,875
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	322,451
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$5,395,125

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	RALEIGH
BANK NAME	TRIANGLE BANK & TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$8,913
b. Interest-bearing balances	0
2. Securities	36,693
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	2,900
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	96,761
b. LESS: Allowance for loan and lease losses	2,112
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	94,649
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,166
7. Other real estate owned	696
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,612
12. Total assets (sum of items 1 through 11)	$147,629
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$19,976
(2) Interest bearing	105,899
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	2,098
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,919
21. Total Liabilities (sum of items 13 through 20)	129,892
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	10,719
25. Surplus	6,644
26. Undivided profits and capital reserves	374
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	17,737
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$147,629

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	ROCKY MOUNT
BANK NAME	CENTURA BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$180,452
b. Interest-bearing balances	14,772
2. Securities	519,832
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	45,000
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	1,979,647
b. LESS: Allowance for loan and lease losses	28,676
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	1,950,971
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	58,706
7. Other real estate owned	15,232
8. Investments in unconsolidated subsidiaries	1,535
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	9,377
11. Other assets	45,972
12. Total assets (sum of items 1 through 11)	$2,841,849
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$384,595
(2) Interest bearing	2,092,192
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	44,983
b Securities sold under agreements to repurchase	29,346
15. Demand notes issued to the U.S. Treasury	19,740
16. Other borrowed money	52,728
17. Mortgage indebtedness and obligations under capitalized leases	741
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	22,810
21. Total Liabilities (sum of items 13 through 20)	2,647,135
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	5,000
25. Surplus	74,712
26. Undivided profits and capital reserves	115,002
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	194,714
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$2,841,849

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	ROCKY MOUNT
BANK NAME	UNITY BANK & TRUST COMPANY

ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$7,268
b. Interest-bearing balances	0
2. Securities	39,572
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,465
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	84,655
b. LESS: Allowance for loan and lease losses	1,104
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	83,551
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	6,022
7. Other real estate owned	9
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	4,937
11. Other assets	1,870
12. Total assets (sum of items 1 through 11)	$144,694
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$13,561
(2) Interest bearing	110,356
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	2,296
15. Demand notes issued to the U.S. Treasury	1,085
16. Other borrowed money	213
17. Mortgage indebtedness and obligations under capitalized leases	246
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	2,000
20. Other liabilities	903
21. Total Liabilities (sum of items 13 through 20)	130,660
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	7,621
25. Surplus	6,635
26. Undivided profits and capital reserves	(222)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	14,034
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$144,694

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	RUTHERFORDTON
BANK NAME	COMMUNITY BANK & TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,529
b. Interest-bearing balances	0
2. Securities	14,332
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	100
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	26,273
b. LESS: Allowance for loan and lease losses	570
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	25,703
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,927
7. Other real estate owned	211
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	559
12. Total assets (sum of items 1 through 11)	$46,361
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$5,069
(2) Interest bearing	31,965
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	466
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	200
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	424
21. Total Liabilities (sum of items 13 through 20)	38,124
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	3,489
25. Surplus	5,316
26. Undivided profits and capital reserves	(568)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	8,237
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$46,361

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	SALISBURY
BANK NAME	SECURITY BANK AND TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$17,908
b. Interest-bearing balances	0
2. Securities	222,405
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	4,500
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	114,256
b. LESS: Allowance for loan and lease losses	2,543
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	111,713
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	8,179
7. Other real estate owned	14
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	6,588
12. Total assets (sum of items 1 through 11)	$371,307
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$55,915
(2) Interest bearing	260,164
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	4,340
21. Total Liabilities (sum of items 13 through 20)	320,419
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	31,187
25. Surplus	0
26. Undivided profits and capital reserves	19,701
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	50,888
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$371,307

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	SANFORD
BANK NAME	MID-SOUTH BANK AND TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$11,116
b. Interest-bearing balances	0
2. Securities	46,610
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	18,080
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	134,615
b. LESS: Allowance for loan and lease losses	2,318
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	132,297
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	3,672
7. Other real estate owned	505
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,978
12. Total assets (sum of items 1 through 11)	$214,258
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$24,731
(2) Interest bearing	165,491
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	636
b. Securities sold under agreements to repurchase	3,096
15. Demand notes issued to the U.S. Treasury	250
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,132
21. Total Liabilities (sum of items 13 through 20)	195,336
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	3,142
25. Surplus	8,326
26. Undivided profits and capital reserves	7,454
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	18,922
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$214,258

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	SHELBY CAROLINA STATE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,286
b. Interest-bearing balances	454
2. Securities	9,677
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	425
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	29,335
b. LESS: Allowance for loan and lease losses	404
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	28,931
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,472
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	180
11. Other assets	334
12. Total assets (sum of items 1 through 11)	$44,759
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$3,264
(2) Interest bearing	36,290
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	360
21. Total Liabilities (sum of items 13 through 20)	39,914
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	3,790
25. Surplus	2,806
26. Undivided profits and capital reserves	(1,751)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	4,845
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$44,759

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	SPARTA
BANK NAME	BLUE RIDGE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,989
b. Interest-bearing balances	0
2. Securities	12,134
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,365
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	38,891
b. LESS: Allowance for loan and lease losses	711
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	38,180
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,951
7. Other real estate owned	234
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	759
12. Total assets (sum of items 1 through 11)	$59,612
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$4,195
(2) Interest bearing	50,458
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	146
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	536
21. Total Liabilities (sum of items 13 through 20)	55,335
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,089
25. Surplus	2,667
26. Undivided profits and capital reserves	(479)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	4,277
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$59,612

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	STATESVILLE
BANK NAME	THE BANK OF IREDELL
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$4,555
b. Interest-bearing balances	851
2. Securities	11,314
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,225
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	42,787
b. LESS: Allowance for loan and lease losses	681
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	42,106
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,489
7. Other real estate owned	385
8. Investments in unconsolidated subsidiaries	193
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	646
12. Total assets (sum of items 1 through 11)	$65,764
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$8,121
(2) Interest bearing	51,357
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	252
21. Total Liabilities (sum of items 13 through 20)	59,730
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,910
25. Surplus	2,627
26. Undivided profits and capital reserves	1,497
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	6,034
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$65,764

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	THOMASVILLE
BANK NAME	BANK OF NORTH CAROLINA
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,235
b. Interest-bearing balances	0
2. Securities	3,959
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,950
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	11,709
b. LESS: Allowance for loan and lease losses	140
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	11,569
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,250
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	138
12. Total assets (sum of items 1 through 11)	$20,101
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$2,511
(2) Interest bearing	12,866
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	538
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	338
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	50
21. Total Liabilities (sum of items 13 through 20)	16,303
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,133
25. Surplus	2,201
26. Undivided profits and capital reserves	(530)
27. LESS: Net unrealized loss on equity securities	6
28. Total equity capital (sum of items 23 through 27)	3,798
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$20,101

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	TROY FIRST BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$12,501
b. Interest-bearing balances	0
2. Securities	68,068
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	8,125
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	144,716
b. LESS: Allowance for loan and lease losses	2,526
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	142,190
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	5,197
7. Other real estate owned	1,451
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	681
11. Other assets	3,660
12. Total assets (sum of items 1 through 11)	$241,873
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$22,429
(2) Interest bearing	192,482
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	36
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,900
21. Total Liabilities (sum of items 13 through 20)	216,847
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	5,670
25. Surplus	8,635
26. Undivided profits and capital reserves	10,721
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	25,026
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$241,873

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	WHITEVILLE
BANK NAME	UNITED CAROLINA BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$136,442
b. Interest-bearing balances	0
2. Securities	562,066
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	57,000
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	1,718,172
b. LESS: Allowance for loan and lease losses	32,927
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	1,685,245
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	40,528
7. Other real estate owned	11,479
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	5,768
11. Other assets	47,808
12. Total assets (sum of items 1 through 11)	$2,546,336
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$398,106
(2) Interest bearing	1,850,400
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	32,080
b. Securities sold under agreements to repurchase	48,276
15. Demand notes issued to the U.S. Treasury	2,035
16. Other borrowed money	15,791
17. Mortgage indebtedness and obligations under capitalized leases	266
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	15,017
21. Total Liabilities (sum of items 13 through 20)	2,361,971
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	11,541
25. Surplus	47,799
26. Undivided profits and capital reserves	125,025
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	184,365
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$2,546,336

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	WILSON
BANK NAME	BRANCH BANKING AND TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$271,747
b. Interest-bearing balances	0
2. Securities	1,648,012
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	13,750
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	4,169,605
b. LESS: Allowance for loan and lease losses	64,925
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	4,104,680
5. Assets held in trading accounts	25
6. Premises and fixed assets including capitalized leases	79,517
7. Other real estate owned	19,501
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	2,952
10. Intangible assets	6,270
11. Other assets	109,067
12. Total assets (sum of items 1 through 11)	$6,255,521
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$630,951
(2) Interest bearing	4,310,602
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	148,038
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	393,665
b. Securities sold under agreements to repurchase	101,399
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	41
17. Mortgage indebtedness and obligations under capitalized leases	2,793
18. Bank's liability on acceptances executed and outstanding	2,952
19. Subordinated notes and debentures	63,252
20. Other liabilities	80,470
21. Total Liabilities (sum of items 13 through 20)	5,734,163
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	22,104
25. Surplus	214,353
26. Undivided profits and capital reserves	284,901
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	521,358
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$6,255,521

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	WINSTON-SALEM
BANK NAME	SALEM TRUST BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$5,368
b. Interest-bearing balances	2,100
2. Securities	10,023
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	8,625
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	58,500
b. LESS: Allowance for loan and lease losses	714
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	57,786
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,703
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	507
12. Total assets (sum of items 1 through 11)	$86,112
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$9,923
(2) Interest bearing	69,155
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	630
21. Total Liabilities (sum of items 13 through 20)	79,708
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,599
25. Surplus	2,756
26. Undivided profits and capital reserves	1,049
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	6,404
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$86,112

FINANCIAL INFORMATION

NONDEPOSITORY TRUST COMPANIES

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTITUTION
APRIL 12, 1776

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE NONDEPOSITORY TRUST COMPANY NAME	BURLINGTON THE TRUST COMPANY OF THE SOUTH
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$23
b. Interest-bearing balances	78
2. Securities	0
3. Repurchase agreements	0
4. Receivables:	
a. Customers:	
(1) For settlements	0
(2) For services	3
b. Dividends, interest, and other	0
5. Prepaid expenses and deposits	81
6. Fixed assets (net of accumulated depreciation):	
a. Premises and leasehold improvements	0
b. Furniture, fixture, and equipment	100
7. Intangible assets	271
8. All other assets	40
9. Total assets (sum of items 1 through 8)	$596
LIABILITIES	
10. Drafts payable	$0
11. Accounts payable and accrued expenses	39
12. Payable to customers	0
13. Financing arrangements	0
14. Obligations	0
15. All other liabilities	0
16. Total liabilities (sum of items 10 through 15)	39
17. Limited life preferred stock	0
EQUITY CAPITAL	
18. Perpetual preferred stock	0
19. Common stock	231
20. Surplus	519
21. Undivided profits and capital reserves	(193)
22. Total equity capital (sum of items 23 through 27)	557
23. Total liabilities, limited life preferred stock, and equity capital (sum of items 16, 17, and 22)	$596

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	GREENSBORO
NONDEPOSITORY TRUST COMPANY NAME	NORTH CAROLINA TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$104
b. Interest-bearing balances	696
2. Securities	0
3. Repurchase agreements	0
4. Receivables:	
a. Customers:	
(1) For settlements	0
(2) For services	1,138
b. Dividends, interest, and other	45
5. Prepaid expenses and deposits	19
6. Fixed assets (net of accumulated depreciation):	
a. Premises and leasehold improvements	248
b. Furniture, fixture, and equipment	321
7. Intangible assets	0
8. All other assets	3
9. Total assets (sum of items 1 through 8)	$2,574
LIABILITIES	
10. Drafts payable	$0
11. Accounts payable and accrued expenses	185
12. Payable to customers	0
13. Financing arrangements	0
14. Obligations	0
15. All other liabilities	401
16. Total liabilities (sum of items 10 through 15)	586
17. Limited life preferred stock	0
EQUITY CAPITAL	
18. Perpetual preferred stock	0
19. Common stock	366
20. Surplus	822
21. Undivided profits and capital reserves	800
22. Total equity capital (sum of items 23 through 27)	1,988
23. Total liabilities, limited life preferred stock, and equity capital (sum of items 16, 17, and 22)	$2,574

COMPARATIVE INFORMATION

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20. 1775
CONSTITUTION
APRIL 12, 1776

BANKS IN NORTH CAROLINA RANKED BY TOTAL ASSETS

		(000)	RANK	
BANK NAME	**CITY**	**TOTAL ASSETS**	**12-31-92**	**12-31-91**
NationsBank of North Carolina, N.A.[1]	Charlotte	$21,938,767	1	1
Wachovia Bank of North Carolina, N.A.[1]	Winston-Salem	17,994,736	2	2
First Union National Bank of North Carolina[1]	Charlotte	17,958,640	3	3
Branch Banking and Trust Company	Wilson	6,255,521	4	5
First-Citizens Bank & Trust Company	Raleigh	5,395,125	5	4
Southern National Bank[1]	Lumberton	3,759,821	6	6
Centura Bank	Rocky Mount	2,841,849	7	7
United Carolina Bank	Whiteville	2,546,336	8	8
Central Carolina Bank & Trust Company	Durham	2,314,676	9	9
High Point Bank and Trust Company	High Point	396,990	10	10
Security Bank and Trust Company	Salisbury	371,307	11	11
Bank of Granite	Granite Falls	361,514	12	12
Lexington State Bank	Lexington	323,151	13	13
The Fidelity Bank	Fuquay-Varina	291,912	14	15
First Charter National Bank[1]	Concord	277,120	15	16
Southern Bank & Trust Company	Mount Olive	266,923	16	14
First National Bank and Trust Company[1]	Asheboro	245,189	17	18
First Bank	Troy	241,873	18	17
The First National Bank[1]	Shelby	231,343	19	19
Mid-South Bank and Trust Company	Sanford	214,258	20	24
Yadkin Valley Bank and Trust Company	Elkin	196,987	21	21
Lincoln Bank of North Carolina	Lincolnton	185,698	22	23
First Charlotte Bank & Trust Company	Charlotte	162,004	23	25
Peoples Bank	Newton	159,658	24	26
First National Bank[1]	Reidsville	148,071	25	28
The East Carolina Bank	Engelhard	147,739	26	27
Triangle Bank & Trust Company	Raleigh	147,629	27	31
First Commercial Bank	Asheville	147,070	28	29
Unity Bank & Trust Company	Rocky Mount	144,694	29	30
Farmers & Merchants Bank	Granite Quarry	127,562	30	32
Mechanics & Farmers Bank	Durham	107,154	31	34
FirstSouth Bank	Burlington	106,381	32	38
Triad Bank	Greensboro	97,917	33	33
Bank of Stanly	Albemarle	94,443	34	37
Southtrust Bank of North Carolina, N.A.[1]	Raleigh	93,809	35	48
Bank of Union	Monroe	93,797	36	36
Four Oaks Bank and Trust Company	Four Oaks	91,653	37	39
Bank of Mecklenburg	Charlotte	89,885	38	42
Bankers Trust of North Carolina	Greensboro	86,586	39	45
Salem Trust Bank	Winston-Salem	86,112	40	40
Cabarrus Bank of North Carolina	Concord	85,371	41	Opened 10-26-92
The Heritage Bank	Lucama	84,642	42	35
Randolph Bank & Trust Company	Asheboro	76,118	43	41
First Community Bank	Gastonia	76,010	44	44
Citizens Bank	Murphy	71,789	45	47
The Bank of Iredell	Statesville	65,764	46	51
Guaranty State Bank	Durham	65,317	47	46
The Community Bank	Pilot Mountain	64,083	48	49
The Bank of Currituck	Moyock	59,668	49	50
Blue Ridge Bank	Sparta	59,612	50	52
The Village Bank	Chapel Hill	58,706	51	43
Columbus National Bank[1]	Whiteville	51,896	52	53
State Bank	Fayetteville	48,423	53	55
Community Bank & Trust Company	Rutherfordton	46,361	54	54
Carolina State Bank	Shelby	44,759	55	72
New East Bank of the Cape Fear	Fayetteville	41,946	56	66
Avery County Bank	Newland	41,041	57	58
Lumbee Guaranty Bank	Pembroke	40,041	58	62
Topsail State Bank	Hampstead	38,933	59	57
Enterprise National Bank[1]	Winston-Salem	38,447	60	63
Standard Bank & Trust Company	Dunn	36,048	61	65
Central State Bank	High Point	35,360	62	60
Granville United Bank	Oxford	32,317	63	61
The Morris Plan Industrial Bank	Burlington	32,229	64	70
Park Meridian Bank	Charlotte	31,095	65	79
Old North State Bank	King	30,105	66	73
New East Bank of Goldsboro	Goldsboro	29,596	67	67
United National Bank[1]	Fayetteville	28,876	68	71
First Scotland Bank	Laurinburg	28,803	69	69
New East Bank of Greenville	Greenville	27,237	70	64
Crown National Bank[1]	Charlotte	25,103	71	68
Wilkes National Bank[1]	Wilkesboro	20,947	72	Opened 1-17-92
New East Bank of New Bern	New Bern	20,261	73	80
Bank of North Carolina	Thomasville	20,101	74	81
The Bank of Bladenboro	Bladenboro	19,989	75	78
Greensboro National Bank[1]	Greensboro	18,359	76	77
Bank of Pine Level	Pine Level	17,725	77	76
New East Bank of the Albemarle	Elizabeth City	15,861	78	75
Total		$88,370,839		

1. National Charter

BANKS IN NORTH CAROLINA RANKED BY TOTAL DEPOSITS

BANK NAME	CITY	(000) TOTAL DEPOSITS	RANK 12-31-92	RANK 12-31-91
First Union National Bank of North Carolina[1]	Charlotte	$13,945,666	1	1
Wachovia Bank of North Carolina, N.A.[1]	Winston-Salem	11,720,991	2	2
NationsBank of North Carolina, N.A.[1]	Charlotte	9,287,214	3	3
Branch Banking and Trust Company	Wilson	5,089,591	4	5
First-Citizens Bank & Trust Company	Raleigh	4,823,216	5	4
Southern National Bank[1]	Lumberton	3,136,743	6	6
Centura Bank	Rocky Mount	2,476,787	7	7
United Carolina Bank	Whiteville	2,248,506	8	8
Central Carolina Bank & Trust Company	Durham	2,038,013	9	9
High Point Bank and Trust Company	High Point	358,228	10	10
Security Bank and Trust Company	Salisbury	316,079	11	11
Bank of Granite	Granite Falls	308,064	12	12
Lexington State Bank	Lexington	281,387	13	13
The Fidelity Bank	Fuquay-Varina	256,892	14	15
Southern Bank & Trust Company	Mount Olive	242,816	15	14
First Charter National Bank[1]	Concord	232,673	16	17
First National Bank and Trust Company[1]	Asheboro	223,567	17	16
First Bank	Troy	214,911	18	18
Mid-South Bank and Trust Company	Sanford	190,222	19	23
Yadkin Valley Bank and Trust Company	Elkin	178,009	20	20
The First National Bank[1]	Shelby	175,442	21	21
Lincoln Bank of North Carolina	Lincolnton	170,170	22	22
First Charlotte Bank & Trust Company	Charlotte	143,908	23	24
Peoples Bank	Newton	137,956	24	27
The East Carolina Bank	Engelhard	135,772	25	25
First National Bank[1]	Reidsville	131,736	26	26
First Commercial Bank	Asheville	130,779	27	28
Triangle Bank & Trust Company	Raleigh	125,875	28	31
Unity Bank & Trust Company	Rocky Mount	123,917	29	29
Farmers & Merchants Bank	Granite Quarry	112,125	30	30
Mechanics & Farmers Bank	Durham	94,584	31	33
FirstSouth Bank	Burlington	92,620	32	37
Triad Bank	Greensboro	90,738	33	32
Southtrust Bank of North Carolina, N.A.[1]	Raleigh	86,378	34	48
Bank of Union	Monroe	85,046	35	34
Bank of Stanly	Albemarle	82,729	36	36
Four Oaks Bank and Trust Company	Four Oaks	80,772	37	39
Salem Trust Bank	Winston-Salem	79,078	38	40
Cabarrus Bank of North Carolina	Concord	77,879	39	Opened 10-26-92
Bankers Trust of North Carolina	Greensboro	77,075	40	45
The Heritage Bank	Lucama	72,591	41	35
Bank of Mecklenburg	Charlotte	71,036	42	51
Randolph Bank & Trust Company	Asheboro	69,333	43	41
First Community Bank	Gastonia	65,938	44	44
Citizens Bank	Murphy	65,715	45	43
The Bank of Iredell	Statesville	59,478	46	50
The Community Bank	Pilot Mountain	58,464	47	46
Guaranty State Bank	Durham	57,329	48	47
Blue Ridge Bank	Sparta	54,653	49	49
The Village Bank	Chapel Hill	53,417	50	42
The Bank of Currituck	Moyock	50,327	51	52
Columbus National Bank[1]	Whiteville	45,603	52	53
State Bank	Fayetteville	41,809	53	54
Carolina State Bank	Shelby	39,554	54	72
New East Bank of the Cape Fear	Fayetteville	37,368	55	70
Community Bank & Trust Company	Rutherfordton	37,034	56	56
Lumbee Guaranty Bank	Pembroke	36,280	57	61
Topsail State Bank	Hampstead	34,619	58	58
Enterprise National Bank[1]	Winston-Salem	32,902	59	65
Central State Bank	High Point	31,149	60	60
Avery County Bank	Newland	30,979	61	59
Standard Bank & Trust Company	Dunn	30,651	62	68
The Morris Plan Industrial Bank	Burlington	29,383	63	69
Granville United Bank	Oxford	28,600	64	62
First Scotland Bank	Laurinburg	26[illegible]	65	63
Old North State Bank	King	26[illegible]	66	73
New East Bank of Goldsboro	Goldsboro	26[illegible]	67	67
United National Bank[1]	Fayetteville	25,598	68	71
New East Bank of Greenville	Greenville	23,395	69	66
Crown National Bank[1]	Charlotte	23,183	70	64
Park Meridian Bank	Charlotte	23,162	71	80
The Bank of Bladenboro	Bladenboro	17,926	72	78
Wilkes National Bank[1]	Wilkesboro	17,668	73	Opened 1-17-92
Greensboro National Bank[1]	Greensboro	16,926	74	77
New East Bank of New Bern	New Bern	16,642	75	79
Bank of Pine Level	Pine Level	16,027	76	76
Bank of North Carolina	Thomasville	15,377	77	81
New East Bank of the Albemarle	Elizabeth City	13,025	78	75
Total		$61,226,526		

1. National Charter

STATE-CHARTERED BANKS IN NORTH CAROLINA RANKED BY TOTAL ASSETS

BANK NAME	CITY	(000) TOTAL ASSETS	RANK 12-31-92	RANK 12-31-91
Branch Banking and Trust Company	Wilson	$6,255,521	1	1
First-Citizens Bank & Trust Company	Raleigh	5,395,125	2	1
Centura Bank	Rocky Mount	2,841,849	3	2
United Carolina Bank	Whiteville	2,546,336	4	3
Central Carolina Bank & Trust Company	Durham	2,314,676	5	4
High Point Bank and Trust Company	High Point	396,990	6	5
Security Bank and Trust Company	Salisbury	371,307	7	6
Bank of Granite	Granite Falls	361,514	8	7
Lexington State Bank	Lexington	323,151	9	8
The Fidelity Bank	Fuquay-Varina	291,912	10	9
Southern Bank & Trust Company	Mount Olive	266,923	11	10
First Bank	Troy	241,873	12	11
Mid-South Bank and Trust Company	Sanford	214,258	13	12
Yadkin Valley Bank and Trust Company	Elkin	196,987	14	14
Lincoln Bank of North Carolina	Lincolnton	185,698	15	16
First Charlotte Bank & Trust Company	Charlotte	162,004	16	17
Peoples Bank	Newton	159,658	17	18
The East Carolina Bank	Engelhard	147,739	18	19
Triangle Bank & Trust Company	Raleigh	147,629	19	20
First Commercial Bank	Asheville	147,070	20	21
Unity Bank & Trust Company	Rocky Mount	144,694	21	22
Farmers & Merchants Bank	Granite Quarry	127,562	22	23
Mechanics & Farmers Bank	Durham	107,154	23	24
FirstSouth Bank	Burlington	106,381	24	25
Triad Bank	Greensboro	97,917	25	26
Bank of Stanly	Albemarle	94,443	26	27
Bank of Union	Monroe	93,797	27	28
Four Oaks Bank and Trust Company	Four Oaks	91,653	28	29
Bank of Mecklenburg	Charlotte	89,885	29	30
Bankers Trust of North Carolina	Greensboro	86,586	30	31
Salem Trust Bank	Winston-Salem	86,112	31	32
Cabarrus Bank of North Carolina	Concord	85,371	32	Opened 10-26-92
The Heritage Bank	Lucama	84,642	33	1
Randolph Bank & Trust Company	Asheboro	76,118	34	2
First Community Bank	Gastonia	76,010	35	3
Citizens Bank	Murphy	71,789	36	4
The Bank of Iredell	Statesville	65,764	37	5
Guaranty State Bank	Durham	65,317	38	6
The Community Bank	Pilot Mountain	64,083	39	7
The Bank of Currituck	Moyock	59,668	40	8
Blue Ridge Bank	Sparta	59,612	41	9
The Village Bank	Chapel Hill	58,706	42	10
State Bank	Fayetteville	48,423	43	11
Community Bank & Trust Company	Rutherfordton	46,361	44	12
Carolina State Bank	Shelby	44,759	45	13
New East Bank of the Cape Fear	Fayetteville	41,946	46	14
Avery County Bank	Newland	41,041	47	15
Lumbee Guaranty Bank	Pembroke	40,041	48	16
Topsail State Bank	Hampstead	38,933	49	47
Standard Bank & Trust Company	Dunn	36,048	50	48
Central State Bank	High Point	35,360	51	50
Granville United Bank	Oxford	32,317	52	51
The Morris Plan Industrial Bank	Burlington	32,229	53	52
Park Meridian Bank	Charlotte	31,095	54	53
Old North State Bank	King	30,105	55	54
New East Bank of Goldsboro	Goldsboro	29,596	56	55
First Scotland Bank	Laurinburg	28,803	57	56
New East Bank of Greenville	Greenville	27,237	58	57
New East Bank of New Bern	New Bern	20,261	59	58
Bank of North Carolina	Thomasville	20,101	60	59
The Bank of Bladenboro	Bladenboro	19,989	61	60
Bank of Pine Level	Pine Level	17,725	62	61
New East Bank of the Albemarle	Elizabeth City	15,861	63	62
Total		$25,539,715		

STATE-CHARTERED BANKS IN NORTH CAROLINA RANKED BY TOTAL DEPOSITS

		(000)	RANK	
BANK NAME	CITY	TOTAL DEPOSITS	12-31-92	12-31-91
Branch Banking and Trust Company	Wilson	$5,089,591	1	2
First-Citizens Bank & Trust Company	Raleigh	4,823,216	2	1
Centura Bank	Rocky Mount	2,476,787	3	3
United Carolina Bank	Whiteville	2,248,506	4	4
Central Carolina Bank & Trust Company	Durham	2,038,013	5	5
High Point Bank and Trust Company	High Point	358,228	6	6
Security Bank and Trust Company	Salisbury	316,079	7	7
Bank of Granite	Granite Falls	308,064	8	8
Lexington State Bank	Lexington	281,387	9	9
The Fidelity Bank	Fuquay-Varina	256,892	10	11
Southern Bank & Trust Company	Mount Olive	242,816	11	10
First Bank	Troy	214,911	12	12
Mid-South Bank and Trust Company	Sanford	190,222	13	16
Yadkin Valley Bank and Trust Company	Elkin	178,009	14	14
Lincoln Bank of North Carolina	Lincolnton	170,170	15	15
First Charlotte Bank & Trust Company	Charlotte	143,908	16	17
Peoples Bank	Newton	137,956	17	19
The East Carolina Bank	Engelhard	135,772	18	18
First Commercial Bank	Asheville	130,779	19	20
Triangle Bank & Trust Company	Raleigh	125,875	20	23
Unity Bank & Trust Company	Rocky Mount	123,917	21	21
Farmers & Merchants Bank	Granite Quarry	112,125	22	22
Mechanics & Farmers Bank	Durham	94,584	23	25
FirstSouth Bank	Burlington	92,620	24	29
Triad Bank	Greensboro	90,738	25	24
Bank of Union	Monroe	85,046	26	26
Bank of Stanly	Albemarle	82,729	27	28
Four Oaks Bank and Trust Company	Four Oaks	80,772	28	31
Salem Trust Bank	Winston-Salem	79,078	29	32
Cabarrus Bank of North Carolina	Concord	77,879	30	Opened 10-26-92
Bankers Trust of North Carolina	Greensboro	77,075	31	37
The Heritage Bank	Lucama	72,591	32	27
Bank of Mecklenburg	Charlotte	71,036	33	42
Randolph Bank & Trust Company	Asheboro	69,333	34	33
First Community Bank	Gastonia	65,938	35	36
Citizens Bank	Murphy	65,715	36	35
The Bank of Iredell	Statesville	59,478	37	41
The Community Bank	Pilot Mountain	58,464	38	38
Guaranty State Bank	Durham	57,329	39	39
Blue Ridge Bank	Sparta	54,653	40	40
The Village Bank	Chapel Hill	53,417	41	34
The Bank of Currituck	Moyock	50,327	42	43
State Bank	Fayetteville	41,809	43	44
Carolina State Bank	Shelby	39,554	44	59
New East Bank of the Cape Fear	Fayetteville	37,368	45	58
Community Bank & Trust Company	Rutherfordton	37,034	46	46
Lumbee Guaranty Bank	Pembroke	36,280	47	51
Topsail State Bank	Hampstead	34,619	48	48
Central State Bank	High Point	31,149	49	50
Avery County Bank	Newland	30,979	50	49
Standard Bank & Trust Company	Dunn	30,651	51	56
The Morris Plan Industrial Bank	Burlington	29,383	52	57
Granville United Bank	Oxford	28,600	53	52
First Scotland Bank	Laurinburg	26,638	54	53
Old North State Bank	King	26,425	55	60
New East Bank of Goldsboro	Goldsboro	26,168	56	55
New East Bank of Greenville	Greenville	23,395	57	54
Park Meridian Bank	Charlotte	23,162	58	65
The Bank of Bladenboro	Bladenboro	17,926	59	63
New East Bank of New Bern	New Bern	16,642	60	64
Bank of Pine Level	Pine Level	16,027	61	62
Bank of North Carolina	Thomasville	15,377	62	66
New East Bank of the Albemarle	Elizabeth City	13,025	63	61
Total		$22,124,236		

STATE-CHARTERED BANKS IN NORTH CAROLINA RANKED BY NUMBER OF EMPLOYEES

BANK NAME	CITY	NUMBER OF EMPLOYEES	(000) TOTAL ASSETS
First-Citizens Bank & Trust Company	Raleigh	3,632	$5,395,125
Branch Banking and Trust Company	Wilson	3,138	6,255,521
United Carolina Bank	Whiteville	1,759	2,546,336
Centura Bank	Rocky Mount	1,515	2,841,849
Central Carolina Bank & Trust Company	Durham	1,397	2,314,676
Security Bank and Trust Company	Salisbury	283	371,307
Lexington State Bank	Lexington	249	323,151
Southern Bank & Trust Company	Mount Olive	179	266,923
First Bank	Troy	178	241,873
High Point Bank and Trust Company	High Point	175	396,990
Bank of Granite	Granite Falls	151	361,514
The Fidelity Bank	Fuquay-Varina	151	291,912
Lincoln Bank of North Carolina	Lincolnton	136	185,698
The East Carolina Bank	Engelhard	109	147,739
Mid-South Bank and Trust Company	Sanford	108	214,258
First Charlotte Bank & Trust Company	Charlotte	101	162,004
Yadkin Valley Bank and Trust Company	Elkin	98	196,987
Unity Bank & Trust Company	Rocky Mount	98	144,694
Peoples Bank	Newton	90	159,658
First Commercial Bank	Asheville	85	147,070
Triangle Bank & Trust Company	Raleigh	80	147,629
Farmers & Merchants Bank	Granite Quarry	76	127,562
Triad Bank	Greensboro	72	97,917
Mechanics & Farmers Bank	Durham	70	107,154
The Heritage Bank	Lucama	68	84,642
Bank of Union	Monroe	60	93,797
Bankers Trust of North Carolina	Greensboro	57	86,586
Bank of Stanly	Albemarle	55	94,443
The Village Bank	Chapel Hill	55	58,706
Four Oaks Bank and Trust Company	Four Oaks	54	91,653
FirstSouth Bank	Burlington	53	106,381
Randolph Bank & Trust Company	Asheboro	50	76,118
Community Bank & Trust Company	Rutherfordton	44	46,361
The Community Bank	Pilot Mountain	43	64,083
Cabarrus Bank of North Carolina	Concord	42	85,371
Citizens Bank	Murphy	42	71,789
First Community Bank	Gastonia	41	76,010
Blue Ridge Bank	Sparta	40	59,612
The Bank of Iredell	Statesville	39	65,764
Guaranty State Bank	Durham	34	65,317
The Bank of Currituck	Moyock	34	59,668
State Bank	Fayetteville	33	48,423
Carolina State Bank	Shelby	33	44,759
First Scotland Bank	Laurinburg	33	28,803
Topsail State Bank	Hampstead	30	38,933
Central State Bank	High Point	29	35,360
Lumbee Guaranty Bank	Pembroke	28	40,041
Bank of Mecklenburg	Charlotte	23	89,885
Salem Trust Bank	Winston-Salem	21	86,112
Old North State Bank	King	20	30,105
The Bank of Bladenboro	Bladenboro	19	19,989
New East Bank of the Cape Fear	Fayetteville	17	41,946
Bank of Pine Level	Pine Level	17	17,725
New East Bank of Greenville	Greenville	16	27,237
Standard Bank & Trust Company	Dunn	15	36,048
Granville United Bank	Oxford	15	32,317
New East Bank of Goldsboro	Goldsboro	14	29,596
Bank of North Carolina	Thomasville	14	20,101
Avery County Bank	Newland	13	41,041
Park Meridian Bank	Charlotte	12	31,095
The Morris Plan Industrial Bank	Burlington	9	32,229
New East Bank of New Bern	New Bern	9	20,261
New East Bank of the Albemarle	Elizabeth City	6	15,861
Total		15,167	$25,539,715

North Carolina State-Chartered Banks

Total Assets

The table on the following pages reflects the total assets of North Carolina state-chartered banks as of the last day of each calendar quarter over the period March 31, 1987 to December 31, 1992 in millions of dollars. As of each quarter-end, the total assets are summed and displayed along with the respective number of banks in the last two rows of the table. Bank names are repeated in the last column next to the growth rates. Percentage growth rates are calculated from the latter of March 31, 1987 or opening date to December 31, 1992.

Overall, the total assets of North Carolina state-chartered banks grew approximately 109% over this period or at an average annual growth rate of approximately 14%. There were 19 openings of new state-chartered banks, 1 was created from a merger involving a state-chartered bank, 2 converted from national and 1 from savings and loan charters. Of the state-chartered banks, 7 banks merged into existing banks, 1 closed and 1 failed. These events are noted chronologically in the table with endnotes appearing on the last page.

TOTAL ASSETS (000,000)
North Carolina State-Chartered Banks

DATE	3/87	6/87	9/87	12/87	3/88	6/88	9/88	12/88	3/89	6/89	9/89	12/89
American Bank and Trust Company	25	26	36	41	42	43	47	50	52	56	59^{13}	
Avery County Bank	29	30	30	30	29	31	31	32	31	32	33	34
Bank of Granite	213	216	224	237	245	248	251	265	268	278	282	291
Bank of Mecklenburg											24^{9}	31
Bank of North Carolina												
Bank of Pine Level	15	15	15	14	15	16	16	16	16	16	16	16
Bank of Stanly	40	52	56	58	62	61	72	74	78	78	81	84
Bank of Union	29	31	34	36	42	45	50	54	56	61	63	72
Bankers Trust of North Carolina		18^{1}	24	29	36	36	40	45	44	49	50	57
Barclays Bank of North Carolina	208	210	210	229	242	232	237	249	253	263	258	280
Blue Ridge Bank				8^{4}	10	12	13	22	24	25	27	32
Branch Banking and Trust Company	3,247	3,428	3,523	3,705	3,709	3,892	3,920	4,065	4,216	4,397	4,451	[illegible]
Cabarrus Bank of North Carolina												
Carolina Mountain Bank	37	39	44	43	45	57	68	66	62	63	65	60
Carolina State Bank												
Central Carolina Bank & Trust Company												
Central State Bank	26	27	26	26	29	29	29	29	27	28	27	29
Centura Bank												
Citizens Bank	47	51	54	55	57	54	55	55	53	51	50	49
Community Bank & Trust Company				6^{5}	13	19	25	31	36	40	43	51
Farmers & Merchants Bank	71	72	78	83	86	89	94	95	104	103	106	106
First Bank	142	147	159	163	168	173	182	190	196	198	198	205
First Carolina Bank	13	12	14	15	17	18	20	22	21	24	25	29
First Charlotte Bank & Trust Company	66	78	81	96	97	113	131	138	145	152	157	170
First Commercial Bank	56	59	61	71	72	68	79	83	87	87	91	94
First Community Bank			7^{3}	14	15	18	22	26	28	31	36	42
First Hanover Bank	21	21	25	28	33	34	38	42	46	52	56	59
First Scotland Bank	17	18	18	19	18	20	19	19	19	19	21	21
FirstSouth Bank						14^{7}	22	29	34	42	48	57
First-Citizens Bank & Trust Company	2,939	2,951	2,996	3,104	3,151	3,185	3,273	3,396	3,431	3,471	3,569	3,679
Four Oaks Bank and Trust Company	39	43	46	48	49	50	55	54	57	58	65	66
Granville United Bank												
Guaranty State Bank	26	27	31	32	33	36	39	41	42	45	47	50
High Point Bank and Trust Company	344	339	342	368	377	374	374	384	379	411	418	431
Lexington State Bank	244	247	301	301	294	250	254	256	270	274	279	289
Lincoln Bank of North Carolina	61	67	75	80	87	93	97	105	111	116	121	127
Lumbee Guaranty Bank	16	16	16	17	18	29	19	19	19	20	20	21
Mechanics & Farmers Bank	79	80	81	84	85	85	87	86	88	92	90	92
Mid-South Bank and Trust Company	110	117	116	122	124	124	132	132	138	142	144	150
New East Bank of Goldsboro											6^{12}	13
New East Bank of Greenville												10^{14}
New East Bank of New Bern												
New East Bank of the Albemarle												
New East Bank of the Cape Fear												9^{15}
Old North State Bank											6^{10}	9
Park Meridian Bank												
Peoples Bank	108	111	110	115	116	122	131	131	141	143	144	146
Peoples Bank and Trust Company	876	934	929	951	958	1,000	1,040	1,086	1,095	1,076	1,088	1,075
Peoples Bank of the Triad												51^{16}
Piedmont State Bank	21	27	33	41	39	42	46	54	55	60	60	56
Randolph Bank & Trust Company	41	43	42	45	46	46	49	51	52	57	59	62
Republic Bank and Trust Company	154	151	160	163	164	171	173	179	181	190	191	208
Salem Trust Bank	16	19	22	30	31	32	37	43	42	45	47	60
Security Bank and Trust Company	296	304	303	307	316	321	322	327	330	330	329	348
Southern Bank & Trust Company	190	189	191	190	190	195	204	207	210	211	219	221
Standard Bank & Trust Company							7^{8}	11	14	16	17	19
State Bank	6	11	14	19	20	24	26	27	30	32	34	35
The Bank of Bladenboro	11	11	11	12	12	13	13	13	13	13	14	14
The Bank of Candor	8	9^{2}										
The Bank of Currituck	46	47	47	49	49	51	48	52	49	51	50	56
The Bank of Iredell	30	31	33	37	39	39	41	43	43	45	49	50
The Community Bank	4	8	10	12	14	18	21	24	29	33	40	44
The East Carolina Bank	105	106	111	109	105	104	111	119	112	117	125	132
The Fidelity Bank	174	174	178	178	186	189	189	195	195	200	207	213
The Heritage Bank	51	53	54	54	54	57	61	62	62	64	65	66
The Morris Plan Industrial Bank	13	13	14	14	14	15	15	15	15	15	15	15
The Village Bank	37	40	42	42	47	50	53	56	58	65	67	72
Topsail State Bank	5	7	8	10	12	12	15	17	20	23	25	27
Triad Bank	81	84	85	90	91	93	98	104	100	100	103	107
Triangle Bank & Trust Company					25^{6}	38	51	59	69	78	78	78
United Carolina Bank	1,672	1,744	1,788	1,860	1,916	1,960	1,980	2,034	2,012	2,070	2,140	2,249
Unity Bank & Trust Company											8^{11}	12
Yadkin Valley Bank and Trust Company	~~91~~	94	100	105	108	116	123	127	135	142	150	157

TOTAL ASSETS	12,196	12,644	13,010	13,590	13,854	14,253	14,646	15,204	15,495	15,952	16,356	16,845
NUMBER OF BANKS	50	51	51	53	54	55	56	56	56	56	60	62

3/90	6/90	9/90	12/90	3/91	6/91	9/91	12/91	3/92	6/92	9/92	12/92	GROWTH	
												NA	American Bank and Trust Company
34	34	35	36	36	37	38	39	39	39	39	41	42%	Avery County Bank
302	313	322	326	326	324	334	335	348	342	344	362	70%	Bank of Granite
35	44	51	52	52	60	62	70	72	73	86	90	276%	Bank of Mecklenburg
							6[29]	11	13	16	20	218%	Bank of North Carolina
16	17	18	18	17	18	19	18	18	18	19	18	16%	Bank of Pine Level
87	87	89	91	89	88	94	93	95	92	92	94	134%	Bank of Stanly
72	75	77	77	77	77	94	93	93	96	94	94	229%	Bank of Union
53	55	61	67	62	62	62	63	61	63	88	87	373%	Bankers Trust of North Carolina
310	322	385	402	414	495	225	169[26]					NA	Barclays Bank of North Carolina
36	39	44	48	49	52	56	58	58	57	59	60	677%	Blue Ridge Bank
4,339	4,403	4,614	4,451	4,557	4,637	5,217	5,380	5,599	5,711	6,266	6,256	93%	Branch Banking and Trust Company
											85[31]	0%	Cabarrus Bank of North Carolina
58[17]												NA	Carolina Mountain Bank
					11[24]	23	26	31	34	38	45	300%	Carolina State Bank
	1,820[19]	1,870	1,887	1,875	1,867	1,902	1,944	1,944	1,941	2,057	2,315	27%	Central Carolina Bank & Trust Company
28	30	29	29	30	31	32	33	33	36	35	35	38%	Central State Bank
			2,340[23]	2,253	2,271	2,375	2,470	2,607	2,648	2,676	2,842	21%	Centura Bank
51	55	54	56	56	59	59	61	62	66	70	72	52%	Citizens Bank
53	58	57	52	51	50	50	48	47	48	49	46	666%	Community Bank & Trust Company
107	110	112	114	116	115	118	120	119	120	122	128	80%	Farmers & Merchants Bank
211	213	215	219	221	222	227	232	234	233	235	242	70%	First Bank
31	33	35	38	37	40	43	45	43	44	45[33]		NA	First Carolina Bank
171	169	165	170	160	155	149	155	148	149	148	162	145%	First Charlotte Bank & Trust Company
95	99	99	105	102	107	137	137	132	138	139	147	161%	First Commercial Bank
47	46	51	53	55	60	63	63	65	65	69	76	987%	First Community Bank
62	67	66	69	62	58	48[28]						NA	First Hanover Bank
22	23	22	25	25	27	27	28	29	28	26	29	69%	First Scotland Bank
60	66	74	76	80	82	90	93	94	100	101	106	674%	FirstSouth Bank
3,682	3,821	4,396	4,795	4,823	4,838	5,418	5,448	5,326	5,266	5,334	5,395	84%	First-Citizens Bank & Trust Company
69	70	74	75	79	79	83	84	87	88	92	92	134%	Four Oaks Bank and Trust Company
		11[20]	16	19	25	31	32	31	32	33	32	190%	Granville United Bank
54	54	56	57	57	60	60	61	63	63	65	65	148%	Guaranty State Bank
423	404	421	413	419	418	428	427	417	404	405	397	15%	High Point Bank and Trust Company
298	292	298	305	306	307	316	313	319	321	320	323	32%	Lexington State Bank
132	134	138	142	146	151	166	169	172	176	179	186	206%	Lincoln Bank of North Carolina
23	22	23	23	24	32	32	31	33	34	37	40	158%	Lumbee Guaranty Bank
97	104	99	98	101	110	104	101	110	109	104	107	36%	Mechanics & Farmers Bank
150	157	159	169	160	161	159	160	156	154	159	214	95%	Mid-South Bank and Trust Company
19	18	20	24	25	27	26	29	31	29	31	30	385%	New East Bank of Goldsboro
13	18	22	25	28	31	31	30	28	28	30	27	171%	New East Bank of Greenville
					6[25]	11	14	16	18	19	20	264%	New East Bank of New Bern
	5[18]	9	11	13	15	17	19	20	19	19	16	216%	New East Bank of the Albemarle
12	16	18	19	24	26	27	29	39	39	43	42	390%	New East Bank of the Cape Fear
11	13	15	17	18	20	22	23	24	28	30	30	381%	Old North State Bank
						11[27]	15	16	20	26	31	184%	Park Meridian Bank
151	152	156	152	156	151	149	148	148	151	154	160	47%	Peoples Bank
1,128	1,160	1,158[21]										NA	Peoples Bank and Trust Company
51	52	52[22]										NA	Peoples Bank of the Triad
56	52	52	48	45	42	39	37	33	30[30]			NA	Piedmont State Bank
63	65	66	65	68	70	71	73	74	74	75	76	85%	Randolph Bank & Trust Company
200	191	190	209	193	196	202	213	212	215	214[32]		NA	Republic Bank and Trust Company
55	55	57	64	65	67	72	80	75	79	85	86	427%	Salem Trust Bank
353	358	358	359	357	361	364	360	367	363	364	371	26%	Security Bank and Trust Company
225	235	238	247	245	252	255	258	259	259	262	267	40%	Southern Bank & Trust Company
21	23	24	28	28	29	29	29	29	29	35	36	415%	Standard Bank & Trust Company
37	37	37	38	38	38	38	46	46	45	45	48	734%	State Bank
15	14	14	15	16	17	18	17	18	18	19	20	82%	The Bank of Bladenboro
												NA	The Bank of Candor
54	53	52	56	54	54	56	60	55	56	57	60	31%	The Bank of Currituck
54	54	57	60	61	60	56	58	62	63	65	66	122%	The Bank of Iredell
47	50	53	58	60	59	59	60	62	61	62	64	1388%	The Community Bank
126	137	139	147	142	141	143	147	142	141	147	148	41%	The East Carolina Bank
213	226	237	238	240	241	247	250	273	274	281	292	68%	The Fidelity Bank
70	78	86	87	86	92	101	95	91	91	91	85	67%	The Heritage Bank
16	16	17	18	20	22	25	27	29	31	32	32	154%	The Morris Plan Industrial Bank
74	76	77	77	72	65	66	67	63	59	56	59	59%	The Village Bank
29	30	32	33	34	36	38	39	40	41	39	39	638%	Topsail State Bank
98	99	99	101	100	101	103	104	102	94	97	98	21%	Triad Bank
79	83	89	85	87	124	124	129	133	134	143	148	496%	Triangle Bank & Trust Company
2,236	2,286	2,319	2,367	2,372	2,386	2,413	2,375	2,429	2,483	2,488	2,546	52%	United Carolina Bank
16	20	21	137	134	134	136	136	142	145	144	145	1770%	Unity Bank & Trust Company
161	165	171	176	176	177	182	186	189	190	191	197	116%	Yadkin Valley Bank and Trust Company

16,892	19,071	20,156	21,858	21,895	22,224	23,472	23,759	23,943	24,105	24,984	25,540	109%
62	63	64	63	63	65	66	66	65	65	64	63	

End Notes

1 Bankers Trust of North Carolina opened 4/27/87.
2 The Bank of Candor merged into First Bank 7/10/87.
3 First Community Bank opened 9/15/87.
4 Blue Ridge Bank opened 10/15/87.
5 Community Bank & Trust Company opened 11/30/87.
6 Triangle Bank & Trust Company opened 1/4/88.
7 FirstSouth Bank opened 5/16/88.
8 Standard Bank & Trust Company opened 9/6/88.
9 Bank of Mecklenburg opened 7/12/89.
10 Old North State Bank opened 8/14/89.
11 Unity Bank & Trust Company opened 9/5/89.
12 New East Bank of Goldsboro opened 9/9/89.
13 American Bank and Trust Company merged into Southern National Bank 10/31/89.
14 New East Bank of Greenville opened 11/11/89.
15 New East Bank of the Cape Fear opened 11/18/89.
16 Peoples Bank of the Triad converted from national charter 12/31/89.
17 Carolina Mountain Bank merged into NCNB 5/18/90.
18 New East Bank of the Albemarle opened 5/18/90.
19 Central Carolina Bank & Trust Company converted from national charter 6/15/90.
20 Granville United Bank opened 7/5/90.
21 Peoples Bank and Trust Company merged into Centura Bank 11/5/90.
22 Peoples Bank of the Triad merged into Peoples Bank and Trust Company 11/5/90.
23 Centura Bank created from merger of Peoples Bank and Trust Company and Planters Bank 11/5/90.
24 Carolina State Bank opened 4/5/91.
25 New East Bank of New Bern opened 6/14/91.
26 Barclays Bank of North Carolina had no deposits 3/16/92 and closed 6/30/92.
27 Park Meridian Bank opened 8/20/91.
28 First Hanover Bank failed 10/25/91.
29 Bank of North Carolina opened 12/3/91.
30 Piedmont State Bank merged into Bankers Trust of North Carolina 7/15/92.
31 Cabarrus Bank of North Carolina converted from S&L charter 10/26/92.
32 Republic Bank & Trust Company merged into Central Carolina Bank & Trust Company 12/4/92.
33 First Carolina Bank & Trust Company merged into Mid-South Bank and Trust Company 12/31/92.

PRODUCTS AND SERVICES

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTITUTION
APRIL 12, 1776

Summary of Revenue Producing Services – 1992

North Carolina state–chartered banks historically have had broad powers to engage in businesses traditionally not associated with commercial lending. These powers, combined with geographically unrestricted statewide branching, have made a North Carolina state bank charter a valuable and successful franchise.

The following survey shows the revenue producing services offered by the 63 state–chartered banks (including services offered by the bank holding company and corporate subsidiaries of the bank) at the close of 1992. For a service to qualify as revenue producing, it had to meet the following criteria:

1. Be offered both to established bank customers and the general public;
2. Have a set price range or fee schedule;
3. Be available independently of other banking services.

The revenue producing services are classified as traditional or non–traditional bank activities. Of necessity, such a classification is somewhat arbitrary. Because of North Carolina's progressive banking laws, what has become traditional for North Carolina state–chartered banks may be completely non–traditional or even unallowed in other jurisdictions.

Revenue Producing Services Offered By:	**Bank**	**Bank Subsidiary**	**Bank Holding Company**
Non–Traditional Services			
Consumer Finance Act Licensee	0	2	0
Customer Debt Counselling	1	0	0
Estate Planning	6	2	2
General Insurance Brokerage	6	6	1
General Insurance Underwriting	2	1	0
Investment Counselling	4	4	1
Management Consulting	1	0	0
Personal Property Appraisal	2	0	0
Real Estate Appraisal	4	0	0
Real Estate Brokerage	1	1	0
Real Estate Equity	1	0	0
Real Property Leasing	1	0	1
Remittance Banking	6	0	1
Securities Brokerage	24	6	1
Tax Planning	4	2	2
Tax Preparation	3	0	1
Title Insurance Underwriting	1	0	0
Travel Agency	2	0	1
Traditional Services			
Business Personal Property Leasing	5	0	0
Check Guarantee Service	9	0	0
Consumer Leasing	7	1	1
Credit Cards	19	0	1
Credit Cards – Agent Issue	38	0	0
Credit Life Insurance Brokerage	36	1	0
EDP Servicing	3	3	2
Money Orders	52	0	0
Mortgage Brokerage	18	2	1
Mortgage Origination	38	1	2
Mortgage Servicing	12	1	2
Permanent Mortgage Lending	41	1	1
Savings Bonds	55	0	0
Title Insurance Brokerage	0	0	1
Traveler's Checks	62	0	0
Trust Services	13	0	2

Total Non–Traditional Services – 18   Total Traditional Services – 16   Total Banks – 63

North Carolina
Banking Commission

1992 SURVEY OF REVENUE PRODUCING SERVICES

Non-Traditional Services

Bank Name – Home Office	Consumer Finance Lic.	Customer Debt Counselling	Estate Planning	Gen. Ins. Brokerage	Gen. Ins. Underwriting	Investment Counselling	Management Consulting	Personal Property Appraisal	Real Estate Appraisal	Real Estate Brokerage	Real Estate Equity	Real Property Leasing	Remittance Banking	Securities Brokerage	Tax Planning	Tax Preparation	Title Ins. Underwriting	Travel Agency
Avery County Bank – Newland																		
Bank of Granite – Granite Falls														B				
Bank of Mecklenburg – Charlotte																		
Bank of North Carolina – Thomasville																		
Bank of Pine Level – Pine Level																		
Bank of Stanly – Albemarle				S										S				
Bank of Union – Monroe				S										S				
Bankers Trust of North Carolina – Greensboro																		
Blue Ridge Bank – Sparta														B				
Branch Banking & Trust Co. – Wilson			B	B		B		B					B	B			B	B
Cabarrus Bank of North Carolina – Concord																		
Carolina State Bank – Shelby				B														
Central Carolina Bank & Trust Co. – Durham										S			B	B		B		
Central State Bank – High Point				S														
Centrua Bank – Rocky Mount			B	H										B	B	B		
Citizens Bank – Murphy			H			H					B			B	H			H
Community Bank & Trust Co. – Rutherfordton																		
Farmers and Merchants Bank – Granite Quarry			S	S		S								BS	S			
First Bank – Troy					B									B				
First Charlotte Bank & Trust Co. – Charlotte														BS				
First-Citizens Bank & Trust Co. – Raleigh						B			B	B			B	B	B			
First Commercial Bank – Asheville								B						B				
First Community Bank – Gastonia																		
First Scotland Bank – Laurinburg																		
FirstSouth Bank – Burlington														B				
Four Oaks Bank & Trust Co. – Four Oaks													B	B				
Granville United Bank – Granville					B													
Guaranty State Bank – Durham														B				
High Point Bank & Trust Co. – High Point			B	B														
Lexington State Bank – Lexington	S													B				
Lincoln Bank of North Carolina – Lincolnton				S								B						
Lumbee Bank – Pembroke																		

Traditional Services

Bank Name – Home Office	Bus. Pers. Property Leasing	Check Guarantee Service	Consumer Leasing	Credit Cards	Credit Cards – Agent Issue	Credit Life Ins. Brokerage	EDP Servicing	Money Orders	Mortgage Brokerage	Mortgage Origination	Mortgage Servicing	Perm. Mortgage Lending	Savings Bonds	Title Ins. Brokerage	Traveler's Checks	Trust Services
Avery County Bank – Newland		B	B		B			B					B		B	
Bank of Granite – Granite Falls					B	B		B	B				B		B	
Bank of Mecklenburg – Charlotte					B			B				B	B		B	
Bank of North Carolina – Thomasville					B	B				B		B	B		B	
Bank of Pine Level – Pine Level						B		B				B	B		B	
Bank of Stanly – Albemarle					B	B	S	B		B		B	B		B	
Bank of Union – Monroe		B			B	B		B	B	B		B	B		B	
Bankers Trust of North Carolina – Greensboro					B	B	S	B	B				B		B	
Blue Ridge Bank – Sparta					B	B		B				B	B		B	
Branch Banking & Trust Co. – Wilson	B			B	B	B	B	B	B	B	B	B	B		B	B
Cabarrus Bank of North Carolina – Concord					B	B			B	B	B	B				
Carolina State Bank – Shelby					B	B		B		B			B		B	
Central Carolina Bank & Trust Co. – Durham	B		B		B		B	B	B	B	B	B	B		B	B
Central State Bank – High Point						B		B	B	B					B	
Centrua Bank – Rocky Mount			B	B		B	B	B	B	B	B	B	B	H	B	B
Citizens Bank – Murphy		B		H			H	B		H		H	B		B	H
Community Bank & Trust Co. – Rutherfordton					B	B		B		B		B	B		B	
Farmers and Merchants Bank – Granite Quarry		B			B	B		B	B	B	B	B	B		B	
First Bank – Troy	B		B	B		B		B	B	B			B		B	
First Charlotte Bank & Trust Co. – Charlotte			S		B				S	BS	B	BS	B		B	
First-Citizens Bank & Trust Co. – Raleigh	B	B	B	B		S		B		B	S	B	B		B	B
First Commercial Bank – Asheville			B		B	B		B	B	B		B	B		B	
First Community Bank – Gastonia				B		B		B		B		B	B		B	
First Scotland Bank – Laurinburg					B										B	
FirstSouth Bank – Burlington		B		B				B	B	B			B		B	
Four Oaks Bank & Trust Co. – Four Oaks				B		B		B		B			B		B	
Granville United Bank – Granville				B				B		B		B	B		B	
Guaranty State Bank – Durham					B	B		B	B	B		B	B		B	
High Point Bank & Trust Co. – High Point					B	B		B		B		B	B		B	B
Lexington State Bank – Lexington				B				B		B	B	B	B		B	B
Lincoln Bank of North Carolina – Lincolnton					B	B		B	B	B	B	B	B		B	
Lumbee Bank – Pembroke					B	B		B		B		B	B		B	

Non-Traditional Services

Bank Name – Home Office	Consumer Finance Lic.	Customer Debt Counselling	Estate Planning	Gen. Ins. Brokerage	Gen. Ins. Underwriting	Investment Counselling	Management Consulting	Personal Property Appraisal	Real Estate Appraisal	Real Estate Brokerage	Real Estate Equity	Real Property Leasing	Remittance Banking	Securities Brokerage	Tax Planning	Tax Preparation	Title Ins. Underwriting	Travel Agency
Mechanics and Farmers Bank – Durham																		
Mid-South Bank & Trust Co. – Sanford			H									H	H		H	H		
New East Bank of the Albemarle – Albemarle																		
New East Bank of the Cape Fear – Fayetteville																		
New East Bank of Goldsboro – Goldsboro									B									
New East Bank of Greenville – Greenville																		
New East Bank of New Bern – New Bern																		
Old North State Bank – King																		
Park Meridian Bank – Charlotte																		
Peoples Bank – Newton																		
Randolph Bank & Trust Co. – Asheboro				B										B				
Salem Trust Bank – Winston-Salem			B			B								B	B			
Security Bank & Trust Co. – Salisbury	S		B	B		S								S				
Southern Bank & Trust Co. – Mount Olive														B				
Standard Bank & Trust Co. – Dunn														B				
State Bank – Fayetteville																		
The Bank of Bladenboro – Bladenboro																		
The Bank of Currituck – Moyock																		
The Bank of Iredell – Statesville			S			S								S	S			B
The Community Bank – Pilot Mountain														B				
The East Carolina Bank – Engelhard														B				
The Fidelity Bank – Fuquay-Varina																		
The Heritage Bank – Lucama				S	S				B									
The Morris Plan Industrial Bank – Burlington																		
The Village Bank – Chapel Hill																		
Topsail State Bank – Hampstead		B												B				
Triad Bank – Greensboro																		
Triangle Bank & Trust Co. – Raleigh						B							B	B				
United Carolina Bank – Whiteville			B	B			B		B					H	B	B		
Unity Bank & Trust Co. – Rocky Mount						S							B	B	S	S		
Yadkin Valley Bank & Trust Co. – Elkin																		
B Bank	0	1	6	6	2	4	1	2	4	1	1	1	6	24	4	3	1	2
S Bank Subsidiary	2	0	2	6	1	4	0	0	0	1	0	0	0	6	3	1	0	0
H Bank Holding Company	0	0	2	1	0	1	0	0	0	0	0	1	1	1	2	1	0	1
Grand Totals	2	1	10	13	3	9	1	2	4	2	1	2	7	31	9	5	1	3

Traditional Services

Bank Name – Home Office	Bus. Pers. Property Leasing	Check Guarantee Service	Consumer Leasing	Credit Cards	Credit Cards – Agent Issue	Credit Life Ins. Brokerage	EDP Servicing	Money Orders	Mortgage Brokerage	Mortgage Origination	Mortgage Servicing	Perm. Mortgage Lending	Savings Bonds	Title Ins. Brokerage	Traveler's Checks	Trust Services
Mechanics and Farmers Bank – Durham		B						B				B	B		B	B
Mid-South Bank & Trust Co. – Sanford			H	B		B	H			B	H	B	B		B	H
New East Bank of the Albemarle – Albemarle					B	B							B		B	
New East Bank of the Cape Fear – Fayetteville		B			B	B		B					B		B	
New East Bank of Goldsboro – Goldsboro								B				B	B		B	
New East Bank of Greenville – Greenville						B		B		B	B	B			B	
New East Bank of New Bern – New Bern					B	B		B				B			B	
Old North State Bank – King					B			B		B			B		B	
Park Meridian Bank – Charlotte					B					B			B		B	
Peoples Bank – Newton					B	B		B					B		B	
Randolph Bank & Trust Co. – Asheboro					B			B	B	B		B	B		B	
Salem Trust Bank – Winston-Salem					B	B			B				B		B	B
Security Bank & Trust Co. – Salisbury				B				B	H	H	H	B	B		B	B
Southern Bank & Trust Co. – Mount Olive				B		B		B				B	B		B	
Standard Bank & Trust Co. – Dunn		B		B	B	B		B		B			B		B	
State Bank – Fayetteville				B				B		B		B	B		B	B
The Bank of Bladenboro – Bladenboro								B				B	B		B	
The Bank of Currituck – Moyock					B			B							B	
The Bank of Iredell – Statesville					B			B	S		B	B	B		B	
The Community Bank – Pilot Mountain					B	B		B		B		B			B	B
The East Carolina Bank – Engelhard													B		B	
The Fidelity Bank – Fuquay-Varina				B		B		B		B			B		B	
The Heritage Bank – Lucama				B				B				B	B		B	
The Morris Plan Industrial Bank – Burlington					B			B				B			B	
The Village Bank – Chapel Hill					B			B		B		B	B		B	B
Topsail State Bank – Hampstead												B	B		B	
Triad Bank – Greensboro				B		B	S						B		B	
Triangle Bank & Trust Co. – Raleigh					B	B		B	B	B		B	B		B	
United Carolina Bank – Whiteville	B		B	B	B	B		B	B	B	B	B	B		B	B
Unity Bank & Trust Co. – Rocky Mount				B				B		B			B		B	
Yadkin Valley Bank & Trust Co. – Elkin					B			B		B	B	B	B		B	
B Bank	5	9	7	19	38	36	3	52	18	38	12	41	55	0	62	13
S Bank Subsidiary	0	0	1	0	0	1	3	0	2	1	1	1	0	0	0	0
H Bank Holding Company	0	0	1	1	0	0	2	0	1	2	2	1	0	1	0	2
Grand Totals	5	9	9	20	38	37	8	52	21	41	15	43	55	1	62	15

DIRECTORY OF BANKS IN NORTH CAROLINA

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTI-TUTION
APRIL 12, 1776

NATIONAL BANKS IN NORTH CAROLINA
September 1993
(In Alphabetical Order by Location of Home Office)

Bank and Executive Officer	Home Office Address
First National Bank and Trust Company James M. Culberson, Jr. Chairman & CEO	101 Sunset Avenue Post Office Box 1328 Asheboro 27203 919/626–8300
First Union National Bank of North Carolina John R. Georgius Chairman & CEO	First Union Plaza Charlotte 28288 704/374–6161
NationsBank of North Carolina, N.A. Hugh L. McColl, Jr. President & CEO	One NationsBank Plaza Charlotte 28255 704/386–5000
First Charter National Bank Lawrence M. Kimbrough President & CEO	22 North Union Street Post Office Box 228 Concord 28026–0228 704/786–3300
United National Bank Leonard N. Hedgepeth President & CEO	137 Gillespie Street Post Office Box 1450 Fayetteville 28302 919/483–1131
Greensboro National Bank Robert S. Chiles, Sr. President & CEO	100 South Murrow Boulevard Post Office Box 22046 Greensboro 27420 919/373–8500
Southern National Bank of North Carolina L. Glenn Orr, Jr. Chairman & CEO	500 North Chestnut Street Post Office Box 1489 Lumberton 28358 919/671–2000
Wilkes National Bank Ronald S. Shoemaker President	1600 Curtis Bridge Road Post Office Box 2368 North Wilkesboro 28659 919/838–1026
SouthTrust Bank of North Carolina, N.A. James A. Beck Chairman, President & CEO	4505 Falls of the Neuse Road Raleigh 27609 919/872–4240
First National Bank of Reidsville W. B. Apple, Jr. President & CEO	202 South Main Street Post Office Box 2037 Reidsville 27320 919/342–3346

Bank and Executive Officer	Home Office Address
The First National Bank Edgar B. Hamilton President & CEO	106 South Lafayette Street Post Office Box 168 Shelby 28150 704/484-6200
Columbus National Bank George W. Holt President & CEO	100 East Main Street Whiteville 28472 919/642-6163
Enterprise National Bank of the Piedmont Nicholas A. Daves President & CEO	316-318 South Stratford Road Post Office Box 5068 Winston-Salem 27113 919/631-3900
Wachovia Bank of North Carolina, N.A. J. Walter McDowell President & CEO	301 North Main Street Post Office Box 3099 Winston-Salem 27102 919/770-5000

TOTAL: 14

NORTH CAROLINA STATE–CHARTERED BANKS
September 1993
(In Alphabetical Order by Location of Home Office)

Bank and Executive Officer	Home Office Address
Bank of Stanly Roger L. Dick President & CEO	167 North Second Street Albemarle 28001 Post Office Box 338 Albemarle 28002–0338 Phone: 704/983–6181 Fax: 704/983–5548
Randolph Bank & Trust Company K. Reid Pollard President & CEO	175 North Fayetteville Asheboro 27203 Post Office Box 1888 Asheboro 27204–1888 Phone: 919/625–1000 Fax: 919/625–3850
First Commercial Bank John H. Morrison President & CEO	8 O'Henry Avenue Asheville 28801 Post Office Box 3079 Asheville 28802 Phone: 704/252–3600 Fax: 704/252–0939
The Bank of Bladenboro Charles I. Bridger President & CEO	117 South Main Street Post Office Box 369 Bladenboro 28320 Phone: 919/863–3271 Fax: 919/863–3271
FirstSouth Bank Wade Williamson President & CEO	509 South Lexington Avenue Burlington 27215 Post Office Drawer 2957 Burlington 27216 Phone: 919/570–6000 Fax: 919/570–6059
The Morris Plan Industrial Bank Donald L. Matkins CEO	523 South Worth Street Burlington 27215 Post Office Box 2044 Burlington 27216 Phone: 919/229–5338 Fax: 919/229–0633
The Village Bank Danny Fox Interim CEO	77 South Elliott Road Chapel Hill 27514 Post Office Box 2564 Chapel Hill 27515 Phone: 919/929–0252 Fax: 919/967–2309

Bank and Executive Officer	Home Office Address
Bank of Mecklenburg John H. Ketner, Jr. President & CEO	2000 Randolph Road Charlotte 28207 Post Office Box 220927 Charlotte 28222 Phone: 704/375-2265 Fax: 704/347-5599
First Charlotte Bank and Trust Company J. Worth Williamson, Jr. President & CEO	1701 East Third Street Charlotte 28204 Post Office Box 6261 Charlotte 28207 Phone: 704/372-7847 Fax: 704/343-9351
Park Meridian Bank Kevin T. Kennelly President & CEO	6826 Morrison Boulevard Charlotte 28211 Phone: 704/366-7275 Fax: 704/366-8165
Cabarrus Bank of North Carolina James E. Burt, III President	71 McCachern Boulevard, S.E. Concord 28025 Post Office Box 328 Concord 28026 Phone: 704/782-1193 Fax: 704/788-7911
Southtrust Bank of Central Carolina N. Bradley Thompson, Jr. President & CEO	40 Cabarrus Avenue East Concord 28025 Phone: 704/788-3193 Fax: 704/783-0373
Standard Bank and Trust Company Charles W. Carpenter President & CEO	1100 West Broad Street Dunn 28334 Post Office Box 1807 Dunn 28335 Phone: 919/892-2288 Fax: 919/892-2601
Central Carolina Bank & Trust Company Ernest C. Roessler. President & CEO	111 Corcoran Street Durham 27701 Post Office Box 931 Durham 27702 Phone: 919/683-7777 Fax: 919/683-6881

Bank and Executive Officer	Home Office Address
Guaranty State Bank Charles J. Stewart President	302 West Main Street Durham 27705 Post Office Box 1731 Durham 27702 Phone: 919/688-9361 Fax: 919/682-2895
Mechanics and Farmers Bank Julia W. Taylor Chairman, President & CEO	116 West Parish Street Durham 27701 Post Office Box 1932 Durham 27702 Phone: 919/683-1521 Fax: 919/687-7839
New East Bank of the Albemarle Guy P. Williams, Jr. President & CEO	916 West Ehringhaus Street Elizabeth City 27909 Post Office Box 2208 Elizabeth City 27906-2208 Phone: 919/338-5505 Fax: 919/338-5577
Yadkin Valley Bank and Trust Company Wayne V. Moore President & CEO	110 West Market Street Post Office Box 888 Elkin 28621 Phone: 919/835-2626 Fax: 919/835-8858
The East Carolina Bank E. Royden Clarke Chairman, President & CEO	Highway 264 Post Office Box 337 Engelhard 27824 Phone: 919/925-9411 Fax: 919/925-8491
New East Bank of the Cape Fear John Carl McCollum President & CEO	991 South McPherson Church Road Fayetteville 28303 Post Office Box 44008 Fayetteville 28309 Phone: 919/484-8455 Fax: 919/484-1760
State Bank C. Fred Clark, Jr. President & CEO	520 Westwood Shopping Center Fayetteville 28304 Post Office Box 2589 Fayetteville 28302-2589 Phone: 919/864-7811 Fax: 919/867-4319
Four Oaks Bank & Trust Company Ayden R. Lee, Jr. President & CEO	503 North Wellons Street Post Office Box 309 Four Oaks 27524 Phone: 919/963-2177 Fax: 919/963-2768

Bank and Executive Officer	Home Office Address
The Fidelity Bank Billy T. Woodard Chairman, President & CEO	100 South Main Street Post Office Box 8 Fuquay-Varina 27526 Phone: 919/552-2242 Fax: 919/552-2242
First Community Bank Donald R. Lineberger President & CEO	100 East Garrison Blvd. Gastonia 28052 Post Office Box 2358 Gastonia 28053 Phone: 704/868-4251 Fax: 704/868-2092
New East Bank of Goldsboro Marvin G.Vick, Jr. President & CEO	106 North Spence Avenue Goldsboro 27530 Post Office Box 10549 Goldsboro 27532 Phone: 919/580-0500 Fax: 919/580-9328
Bank of Granite John A. Forlines, Jr. Chairman & CEO	23 North Main Street Post Office Box 128 Granite Falls 28630 Phone: 704/396-3141 Fax: 704/396-9116
Farmers & Merchants Bank Paul E. Fisher Chairman & CEO	138 North Salisbury Avenue Post Office Box 307 Granite Quarry 28072 Phone: 704/279-7291 Fax: 704/279-7291
Bankers Trust of North Carolina Carl I. Carlson, III President & CEO	419 North Elm Street Greensboro 27401 Post Office Drawer 21547 Greensboro 27420 Phone: 919/274-3300 Fax: 919/378-6165
Triad Bank James E. Mims President & CEO	113 North Greene Street Greensboro 27401 Post Office Box 22006 Greensboro 27420 Phone: 919/271-4700 Fax: 919/275-8419
New East Bank of Greenville Jerry W. Powell CEO	2310 Charles Street Greenville 27858 Post Office Box 3454 Greenville 27836 Phone: 919/756-7344 Fax: 919/756-1608

Bank and Executive Officer	Home Office Address
Topsail State Bank David E. Buffaloe President & CEO	15280 U.S. Highway 17 Post Office Box 369 Hampstead 28443 Phone: 919/270–4108 Fax: 919/270–9754
Central State Bank Patrick A. Meisky President & CEO	1200 North Main Street High Point 27262 Post Office Box 2836 High Point 27261 Phone: 919/882–2574 Fax: 919/882–3797
High Point Bank and Trust Company F. David Hall President & CEO	300 North Main Street High Point 27260 Post Office Box 2276 High Point 27261 Phone: 919/889–3300 Fax: 919/885–2030
Old North State Bank Robert E. Marziano President & CEO	647 South Main Street Post Office Box 995 King 27021 Phone: 919/983–0682 Fax: 919/983–4089
First Scotland Bank David S. Jones President & CEO	909 South Main Street Laurinburg 28352 Post Office Box 667 Laurinburg 28353 Phone: 919/276–4628 Fax: 919/276–9334
Lexington State Bank Robert F. Lowe Chairman, President & CEO	One LSB Plaza Lexington 27292 Post Office Box 867 Lexington 27293–0867–0867 Phone: 704/246–6500 Fax: 704/249–6587
Lincoln Bank of North Carolina James E. Burt, III President & CEO	402 East Main Street Lincolnton 28092 Post Office Box 657 Lincolnton 28093 Phone: 704/732–2222 Fax: 704/732–6238
The Heritage Bank Tom Lucas President	106 Main Street Post Office Box 100 Lucama 27851 Phone: 919/291–4052 Fax: 919/239–0472

Bank and Executive Officer	Home Office Address
Bank of Union H. Clark Goodwin President & CEO	201 North Charlotte Avenue Monroe 28112 Post Office Box 1459 Monroe 28111 Phone: 704/289-9555 Fax: 704/282-0924
Southern Bank and Trust Company Marion J. McSorley President & CEO	101 North Center Street Post Office Box 629 Mount Olive 28365 Phone: 919/658-7000 Fax: 919/658-7087
The Bank of Currituck Sam T. Moore, Jr. President & CEO	Highway 168 Post Office Box 6 Moyock 27958 Phone: 919/435-6331 Fax: 919/435-6555
Citizens Bank Billy M. Decker President & CEO	300 Peachtree Street Post Office Box 800 Murphy 28906 Phone: 704/837-9291 Fax: 704/837-5085
New East Bank of New Bern W. Thomas Townsend President & CEO	1801 South Glenburnie Road New Bern 28562 Post Office Box 15048 New Bern 28561 Phone: 919/633-1700 Fax: 919/633-5373
Avery County Bank Martha Guy President & CEO	Estatoa Street Post Office Box 670 Newland 28657 Phone: 704/733-4331 Fax: 704/733-2485 (call main number first)
Peoples Bank David A. Hunsucker President & CEO	218 South Main Avenue Post Office Box 467 Newton 28658 Phone: 704/464-5620 Fax: 704/465-5210
Granville United Bank Billy N. Quick President & CEO	109 Hillsboro Street Post Office Box 528 Oxford 27565 Phone: 919/693-9000 Fax: 919/690-1907

Bank and Executive Officer	Home Office Address
Lumbee Guaranty Bank Larry R. Chavis President & CEO	205 West Third Street Post Office Box 908 Pembroke 28372 Phone: 919/521–9707 Fax: 919/521–0772
The Community Bank James O. Frye President & CEO	616 South Key Street Post Office Box 1368 Pilot Mountain 27041 Phone: 919/368–5334 Fax: 919/368–2269
Bank of Pine Level Rudolph R. Jones President & CEO	109 Peedin Street Post Office Box 249 Pine Level 27568 Phone: 919/965–5721 Fax: 919/965–5258
First–Citizens Bank & Trust Company James B. Hyler, Jr. President	239 Fayetteville Street Mall Raleigh 27601 Post Office Box 151 Raleigh 27602 Phone: 919/755–7000 Fax: 919/755–7048
Triangle Bank and Trust Company Michael S. Patterson President & CEO	4800 Six Forks Road Raleigh 27609 Post Office Box 31828 Raleigh 27622 Phone: 919/881–0455 Fax: 919/781–6042
Centura Bank Robert R. Mauldin Chairman, President & CEO	131 North Church Street Rocky Mount 27804 Post Office Box 1220 Rocky Mount 27802 Phone: 919/977–8211 Fax: 919/446–6655
Unity Bank & Trust Company H. Leigh Ballance President & CEO	115 North Church Street Post Office Box 7249 Rocky Mount 27804–0249 Phone: 919/937–1900 Fax: 919/937–1925
Community Bank & Trust Company Ronnie D. Blanton President & CEO	215 South Main Street Rutherfordton 28139 Phone: 704/652–1112 Fax: 704/659–2621

Bank and Executive Officer	Home Office Address
Security Bank and Trust Company Lloyd G. Gurley President & CEO	215 South Main Street Post Office Box 2189 Salisbury 28144 Phone: 704/633-7800 Fax: 704/637-6542
Mid-South Bank and Trust Company James E. McGee, III President & CEO	338 Carthage Street Sanford 27330 Post Office Drawer 3608 Sanford 27331-3608 Phone: 919/774-8600 Fax: 919/774-2533
Carolina State Bank John J. Godbold, Jr. President & CEO	316 South Lafayette Street Shelby 28150 Post Office Box 340 Shelby 28151 Phone: 704/480-4444 Fax: 704/480-4441
Blue Ridge Bank Guy L. Scott, Jr. President & CEO	125 North Main Street Post Office Box 520 Sparta 28675 Phone: 919/372-2265 Fax: 919/372-2227
The Bank of Iredell Elbert H. Richardson President & CEO	325 East Front Street Statesville 28677 Post Office Box 1830 Statesville 28687 Phone: 704/873-5245 Fax: 704/873-8148
Bank of North Carolina W. Swope Montgomery President & CEO	831 Julian Avenue Thomasville 27360 Post Office Box 1148 Thomasville 27361-1148 Phone: 919/476-9204 Fax: 919/476-5773
First Bank James A. Gunter President & CEO	341 North Main Street Post Office Box 508 Troy 27371 Phone: 919/576-6171 Fax: 919/576-1070
United Carolina Bank E. Rhone Sasser President & CEO	306 South Madison Street Post Office Box 632 Whiteville 28472 Phone: 919/642-5131 Fax: 919/642-1276
Branch Banking and Trust Company	223 West Nash Street

Bank and Executive Officer	Home Office Address
John A. Allison, IV Chairman & CEO	Wilson 27893 Post Office Box 1847 Wilson 27894 Phone: 919/399–4111 Fax: 919/399–4260
Salem Trust Bank Gordon H. T. Sheeran President & CEO	2140 Country Club Road Winston–Salem 27104 Post Office Box 5376 Winston–Salem 27113 Phone: 919/777–1400 Fax: 919/723–9102

TOTAL: 64

NONDEPOSITORY TRUST COMPANIES

Nondepository trust companies offer all the traditional trust services associated with a bank trust department but are not affiliated with a bank and do not offer any deposit services. These companies may provide fiduciary administration of trust accounts, estates, corporate trusts, investments, and other forms of professional trusteeships.

Trust Company and Executive Officer	Home Address Address
The Trust Company of the South Brian L. Gupton President	3041 South Church Street Burlington 27215 Phone: 919/538–1000 Fax: 919/538–1010
North Carolina Trust Company Stephen C. Hassenfelt President & CEO	301 North Elm Street Greensboro 27401 Post Office Box 1108 Greensboro 27402 Phone: 919/272–5100 Fax: 919/230–1725
Franklin Street Trust Company (Proposed) Robert C. Eubanks, Jr. President	1506 East Franklin Street #104 Chapel Hill 27514

NORTH CAROLINA STATE-CHARTERED BANKS AND THEIR BRANCHES

December 31, 1992

(Alphabetical by Bank; * indicates Home Office)

Avery County Bank
NEWLAND
* Estatoa Street 28657

The Bank of Bladenboro
BLADENBORO
Highway 211 West 28320
* 117 South Main Street 28320

The Bank of Currituck
CAMDEN
Highway 168 27921

COROLLA
Ocean Trail and Monteray Drive 27927

GRANDY
Highway 158 27939

MOYOCK
* U. S. Highway 168 27958

Bank of Granite
GRANITE FALLS
* 23 North Main Street 28630

HICKORY
281 14th Avenue, NE 28601
25 3rd Street, NW 28603
2220 12th Avenue, NE 28601

HUDSON
537 Main Street 28638

LENOIR
707 College Avenue, SW 28645
701 Wilkesboro Boulevard 28645

MORGANTON
207 E. Union Street 28655

NEWTON
311 North Main Avenue 28658

WHITNEL
1351 Norwood Street 28645

The Bank of Iredell
CLEVELAND
11761 Statesville Boulevard 27013

MOORESVILLE
255 North Main Street 28115
One Rolling Hill Road 28115

STATESVILLE
* 325 East Front Street 28677

TROUTMAN
205 North Main Street 28166

Bank of Mecklenburg
CHARLOTTE
6816 Morrison Boulevard 28210
* 2000 Randolph Road 28207

Bank of North Carolina
THOMASVILLE
* 831 Julian Avenue 27361-1148

Bank of Pine Level
PINE LEVEL
* 109 Peedin Street 27568

SMITHFIELD
2204 Selma Road 27577

Bank of Stanly
ALBEMARLE
Highway 24/27 Bypass 28002-0338
710 North First Street 28002-0338
* 167 North Second Street 28002-0338

NORWOOD
13 South Main Street 28128-0657

Bank of Union
MATTHEWS
217 North Trade Street 28105
4240 Old Monroe Road 28105

MONROE
* 201 North Charlotte Avenue 28110-1459
1401 Skyway Drive 28110

WAXHAW
1100 North Broome Street 28173

Bankers Trust of North Carolina
ASHEBORO
261 North Fayetteville Street 27203

GREENSBORO
2501 Battleground Avenue 27408
3825 High Point Road 27407
* 419 North Elm Street 27401
2112 North Elm Street 27408
801 Meadowood Street 27409
4817 West Market Street 27407

Blue Ridge Bank
HAYS
Mountain View and Traphill Roads 28635

SPARTA
* 125 North Main Street 28675

TAYLORSVILLE
150 North Center Street 28681

Branch Banking and Trust Company
ABERDEEN
Johnson Street and US 1 28315

ANGIER
203 East Depot Street 27501

APEX
801 East Williams Street 27502

ASHEVILLE
844 Merrimon Avenue 28802
One Pack Square 28802
9 All Souls Crescent 28802

AYDEN
1410 West 3rd Street 28513

BEAUFORT
617 Front Street 28516

BENSON
307 East Main Street 27504

BLACK CREEK
210 Center Street 27813

BOILING SPRINGS
124 North Main Street 28017

BROADWAY
106 South Main Street 27505

BURLINGTON
144 Huffman Mill Road 27216
1004 South Church Street 27216

CARTHAGE
22 Courthouse Square 28327
502 Monroe Street 28327

CARY
200 East Chatham Street 27511
924 Kildaire Farm Road 27511
977 North Harrison Avenue 27511
2000 Regency Parkway 27511

CHAPEL HILL
143 East Rosemary Street 27514

CHARLOTTE
3059 Eastway Drive 28205
250 East Woodlawn Road 28217
6869 Fairview Road 28210
8006 Mallard Creek Road 28213
101 Queens Road 28204
2520 Sardis Road North 28227
3420 Shamrock Drive 28215
325 South Sharon Amity Road 28211
200 South Tryon Street 28202

COATS
300 North McKinley Street 27521

CRAMERTON
109 Center Street 28032

DALLAS
501 West Trade Street 28034

DURHAM
2000 Chapel Hill Road 27702
1530 North Gregson Street 27701
4011 University Drive 27702
103 West Main Street 27702

EDEN
700 Van Buren Road 27288

ELIZABETH CITY
309 East Colonial Avenue 27909

ELLENBORO
Highway 74 & Glenn Street 28040

ELM CITY
117 East Main Street 27822

ENFIELD
205 Whitfield Street 27823

EUREKA
101 East Main Street 27830

FAISON
101 Railroad Street 28341

FALLSTON
Highway 18 28042

FARMVILLE
110 West Church Street 27828

FAYETTEVILLE
121 Hay Street 28302
1214 Morganton Road 28302
123 Rowan Street 28302
201 Tallywood Shopping Center 28302
U.S. Highway 401 North 28302
Westwood Shopping Center 28302

FLETCHER
Asheville Highway 25 28732

FOREST CITY
333 East Main Street 28043
Highway 74 By-pass 28043
Highway 221 & Morgan Street 28043

FOUNTAIN
East Wilson Sreet 27829

FREMONT
129 East Main Street 27830

FUQUAY-VARINA
111 South Main Street 27526

GASTONIA
1207 Bessemer City Road 28053
333 East Garrison Boulevard 28053
250 North New Hope Road 28052
2831 South York Road 28053
3070 Union Road 28053
425 West Franklin Avenue 28053
2414 West Franklin Avenue 28053
110 West Main Street 28053

GOLDSBORO
207 East Ash Street 27533
435 North Berkeley Boulevard 27533
1326 West Grantham Street 27533

GOLDSTON
Main Street 27252

GRAHAM
220 South Main Street 27253

GREENSBORO
3307 Battleground Avenue 27412
College Road 27410
915 East Bessemer Avenue 27405
700 Four Seasons Mall 27407
611 Green Valley Road 27408
3001 Kathleen Avenue 27408
2325 Randleman Road 27406
201 West Market Street 27401
3231 Yanceyville Road 27405

GREENVILLE
301 Arlington Boulevard 27835
514 East Greenville Boulevard 27858
212 South Greene Street 27835
2000 Venture Towers Drive 27835

GRIFTON
118 East Queen Street 28530

HALIFAX
3 South King Street 27839

HAVELOCK
Highway 70 East 28532

HICKORY
2637 First Avenue, SW 28603
34 2nd Street, NW 28601

HIGH POINT
1116 Eastchester Drive 27261
620 North Main Street 27261
2940 South Main Street 27261
2105 Westchester Drive 28261

JAMESTOWN
120 East Main Street 27282

JAMESVILLE
Hardison Drive 27846

KINGS MOUNTAIN
410 East King Street 28086

KINSTON
2409 North Heritage Street 28501
136 North Queen Street 28501
2009 West Vernon Avenue 28501

KITTY HAWK
US 158 Bypass 27959

KNIGHTDALE
7120 East Highway 264 27545

LAWNDALE
300 East Main Street 28090

LEXINGTON
212 West Center Street 27292

LIBERTY
101 Fayetteville Street 27298

LITTLETON
131 East South Main Street 27850

LOWELL
820 Groves Street 28098

MADISON
Mid-Town Shopping Center 27025

MAGGIE VALLEY
US Highway 19 28751

MAGNOLIA
104 South Railroad Street 28453

MATTHEWS
157 North Trade Street 28105
733 Plantation Estates Drive 28105

MICRO
32 Railroad Street 27555

MINT HILL
11301 Lawyers Road 28212

MOCKSVILLE
212 Gaither Street 27028
US Highway 601 Yadkinville Road 27028

MOREHEAD CITY
4408 Arendell Street 28557
2905 Bridges Street 28557

MOUNT HOLLY
150 South Main Street 28120

NEW BERN
3503 Clarendon Boulevard 28560
1301 Glenburnie Road 28560
2011 Neuse Boulevard 28560
375 Tryon Palace Drive 28560

OAK CITY
East & Commerce Street 27857

OLD FORT
200 East Main Street 28762

PIKEVILLE
105 West Main Street 27863

PINEHURST
15 Chinquapin Road 28374

PINEVILLE
9000 Pineville-Matthews Road 28134

PLYMOUTH
US Highway 64 27962
102 West Main Street 27962

PRINCETON
102 North Pine Street 27569

RALEIGH
3107 Capital Boulevard 27611
2209 Century Drive 27611
8320 Creedmoor Road 27611
6200 Falls of Neuse Road 27611
Two Hannover Square, Fayetteville Street Mall 27611
1806 Hillsborough Street 27611
5424 Six Forks Road 27611
2601 Wake Forest Road 27611

RAMSEUR
171 Jordan Road 27316

RANLO
2301 Lowell Road 28053

REIDSVILLE
112 South Main Street 27320

ROANOKE RAPIDS
1583 East 10th Street 27870
1139 Roanoke Avenue 27870

ROCKY MOUNT
200 North Church Street 27802
127 Winstead Avenue 27802

ROPER
Buncombe Street 27970

ROXBORO
123 South Lamar Street 27573

RUTHERFORDTON
210 North Main Street 28139
511 North Washington Street 28139

SANFORD
503 Carthage Street 27331
145 West Main Street 27331

SCOTLAND NECK
1001 Main Street 27874

SELMA
212 North Raiford Street 27576

SHELBY
9 East Marion Street 28150
824 South Dekalb Street 28150
U.S. 74 and N.C. 180 28150

SILER CITY
501 North Second Street 27344

SMITHFIELD
301 Bridge Street 27577

SOUTHERN PINES
520 South West Broad Street 28387

SPINDALE
201 Main Street 28160

STANLEY
101 North Main Street 28164

STANTONSBURG
111 South Main Street 27883

STATESVILLE
150 East Broad Street 28677
1617 East Broad Street 28677
1911 West Front Street 28677

TARBORO
318 Main Street 27886
1717 North Main Street 27886
Western Boulevard 27886

THOMASVILLE
521 National Highway 27360
1120 Randolph Street 27360
100 Salem Street 27360

TRENTON
150 West Jones Street 28585

VASS
100 Bank Street 28394

WALLACE
220 East Main Street 28466
1314 North Norwood Street 28466

WARRENTON
114 East Market Street 27589
122 South Main Street 27589

WARSAW
102 West Hill Street 28398

WELDON
301 Washington Avenue 27890

WEST END
Highway Alternate North Carolina #73 27376

WILLIAMSTON
908 Washington Street 27892

WILMINGTON
802 South College Road 28403
2401 South 17th Street 28406

WILSON
1001 South Goldsboro Street 27894
1604 South Tarboro Street 27894
* 223 West Nash Street 27894
2110 West Nash Street 27894

WINSTON-SALEM
401 Jonestown Road 27102
1925 Silas Creek Parkway 27102
1100 Stratford Road 27102
5037 University Parkway 27102
8 West Third Street 27102

Cabarrus Bank of North Carolina, Inc.
CONCORD
* 71 McCachern Boulevard, S.E. 28025

KANNAPOLIS
725 South Loop Road 28081

Carolina State Bank
FOREST CITY
116 West Main Street 28043

KINGS MOUNTAIN
114 East Gold Street 28086

SHELBY
* 316 South Lafayette Street 28150

Central Carolina Bank and Trust Company
APEX
202 South Salem Street 27502

ASHEBORO
901 East Dixie Drive 27203
272 North Fayetteville Street 27204

BURLINGTON
2605 Alamance Road 27216
2221 Maple Avenue 27215
2178 North Church Street 27215
2405 South Church Street 27215

BUTNER
301 Central Avenue 27509

CARRBORO
102 Highway 54 West 27510

CARY
125 Edinburgh Street 27511
910 Kildaire Farm Road 27511
950 North Harrison Avenue 27513

CHAPEL HILL
1775 Dobbins Drive 27514
100 Europa Drive 27514
201 South Estes Drive - University Mall Branch 27514
121 West Franklin Street 27514

CHARLOTTE
6700 Albemarle Road 28212
3765 East Independence Boulevard 28205
101 Eastway Drive 28213
7800 Fairview Road 28226
3301 Freedom Drive 28208
4010 Park Road 28209
7801 Pineville-Matthews Road 28226
5301 South Boulevard 28210
101 South Kings Drive 28235
207 South Sharon Amity Road 28211
100 South Tryon Street 28202

CLEMMONS
2442 Lewisville-Clemmons Road 27012

COOLEEMEE
Highway 801 Cooleemee Shp. Ctr. 27014
CREEDMOOR

Main and Church Streets 27522

DENTON
North Main Street 27239

DUNN
Harnett Crossing Shopping Center 28335

DURHAM
1122 Broad Street 27705
* 111 Corcoran Street 27701
2008 East Highway 54 27713
2714 Erwin Road 27705
4003 Fayetteville Road 27707
5309 Highgate Drive 27713
1821 Hillandale Road 27705
3459 Hillsborough Road 27705
1516 North Gregson Street 27701
5124 North Roxboro Road 27704
2323 Operations Drive 27705
3421 Roxboro Road 27704
3117 Shannon Road 27707
1607 South Miami Boulevard 27703
1231 University Drive 27707
4235 University Drive 27707
3801 Wake Forest 27703
601 Wellons Village 27703

ERWIN
101 North Burlington Avenue 28339

GREENSBORO
3227 Battleground Avenue 27408
620 Green Valley Road 27408
620 Green Valley Road (Lending) 27408
5705 High Point Road 27407
7804 National Service Road 27409
2731 Ring Road 27405

HILLSBOROUGH
128 North Churton Street 27278
320 South Churton Street 27278

KERNERSVILLE
1000 South Main Street 27285

MATTHEWS
11446 East Independence Boulevard 28105

MEBANE
204 West Center Street 27302

MOCKSVILLE
148 Water Street 27028
1047 Yadkinville Road 27028

OXFORD
104 Granville Corners 27565
140 Main Street 27565

PITTSBORO
Fearrington Village Center 27312
33 Hillsborough Street 27312
West and Rectory Streets 27312

RALEIGH
1299 Buck Jones Road 27606
3001 Calumet Drive 27610
7320 Creedmoor Road 27613
6679 Falls of Neuse Road 27615
5135 New Hope Road 27604
3010 Old Wake Forest Road 27609
4208 Pleasant Valley Road 27612
3620 Six Forks Road 27609
335 Tryon Road 27603

ROLESVILLE
West Young Street 27571

ROXBORO
804 North Madison Boulevard 27573
112 North Main Street 27573
207 South Madison Boulevard 27573

RURAL HALL
7880 Broad Street 27045

STOKESDALE
8401 Ivan Street 27357

SUMMERFIELD
4600 U.S. Highway 220 North 27358

WAKE FOREST
12217 Capital Boulevard 27587
353 South White Street 27587

WILMINGTON
1622 Eastwood Road 28403
7018 Market Street 28405
3904 Oleander Drive 28403
3905 Oleander Drive 28403
1950 South 17th Street 28401

WINSTON-SALEM
301 Jonestown Road 27104
2006 South Hawthorne Road 27103
2006 South Hawthorne Road (Medical Park) 27103
308 South Stratford Road 27103

YADKINVILLE
State and Elm Streets 27055
Yadkin Plaza Shopping Center 27055

YOUNGSVILLE
110 South College Street 27596

ZEBULON
208 North Arendell Avenue 27597

Central State Bank
HIGH POINT
100 East Fairfield Road 27263

136 East Parris Avenue 27262
* 1200 North Main Street 27261

Centura Bank

AHOSKIE
102 East Church Street 27910

AYDEN
1114 West Third Street 28513

BOONE
513 Blowing Rock Road 28607
Boone Heights Shopping Center 28607
106 West King Street 28607

BUXTON
Highway 12 27920

CARY
1135 Kildaire 27511
649 Western Boulevard Extension 27511

CLAYTON
104 Old Town Square 27520

COLERAIN
115 South Main Street 27924

DUCK
State Road 270/X5 27947

DURHAM
1926 Holloway Street 27703
500 Morgan Street 27701
4251 Roxboro Road 27704
4215 University Drive 27707

EDENTON
100 South Broad Street 27932
312 Virginia Road 27932

ELIZABETH CITY
606 East Main Street 27909
1404 West Ehringhaus Street 27909

ENFIELD
101 North Railroad Street 27823

FAYETTEVILLE
2495 Hope Mills Road 28304
214 North McPherson Church Road 28303
454 Ramsey Street 28302
117 Reilly Road 28304
2897 Village Drive 28304

FOREST CITY
Butler Road and Highway 74 By-Pass 28043

FOUR OAKS
Wellons Street 27524

GASTON
NC Highway 48 27832

GREENSBORO
2301 Battleground Avenue 27408
208 North Elm Street 27401
5234 West Market Street 27407

GREENVILLE
Highway 11 27834
509 South Greenville Boulevard 27834
301 South Washington Street 27834
2390 Stantonsburg Highway 27834

HAMPSTEAD
Highway 17 28443

HARRELSVILLE
105 East Main Street 27942

HENDERSON
Henderson Mall, 1215-1219 Dabney Drive 27536
407 South Chestnut Street 27536

HERTFORD
106 North Church Street 27944

HOBBSVILLE
State Road 1414 27946

JACKSON
208 West Jefferson Street 27845

JACKSONVILLE
1606 Country Club Road 28540
2445 Onslow Drive 28540

JAMESTOWN
5008 Mackay Road 27282

KERNERSVILLE
823 South Main Street 27284

KITTY HAWK
Highway 158 Bypass 27949

MANTEO
105 Virginia Dare Road 27954

MOREHEAD CITY
28th & Bridges Street, Morehead Plaza 28557
Salter Path Road, Coral Bay Shopping Center 28512

MOUNT AIRY
501 North Main Street 27030

MURFREESBORO
137 East Main Street 27855

NAGS HEAD
103 East Mall Drive 27959
2619 South Croaton Highway 27959

NASHVILLE
801 East Washington Street 27856
109 South Barnes Street 27856

NEW BERN
1505 Glenburnie Road 28562

NEWLAND
Linville Street 28657

NORLINA
139 Hyco Street 27563

OXFORD
155 Hillsboro Street 27565

PILOT MOUNTAIN
800 South Key Street 27041

PINETOPS
102 East Hamlet Street 27864

PLYMOUTH
201 East Water Street 27962

RALEIGH
2125 Cameron Street 27605
1959 Clark Avenue 27605
6400 Creedmoor Road 27613
4400 Falls of the Neuse Road 27609
6006 Falls of the Neuse Road 27609
411 Fayetteville Street 27601
4000 North Boulevard 27604
4209 Pleasant Valley Road 27619
4700 Six Forks Road 27619
8809 Six Forks Road 27619
3625 South Wilmington Street 27603
2414 Wycliff Road 27607

RESEARCH TRIANGLE
8 Park Plaza 27709

RICH SQUARE
142 South Main Street 27869

ROANOKE RAPIDS
1001 Hamilton Street 27870
298 Roanoke Avenue 27870
US Highway 158 27870

ROCKY MOUNT
1124 Benvenue Road 27804
145 Fairview Road 27801
* 131 North Church Street 27802
1910 North Wesleyan Boulevard 27804
726 Raleigh Road 27803
1415 South Church 27803
2340 Sunset Avenue 27804
3600 Sunset Avenue 27804
3609 Sunset Avenue 27802

ROXBORO
105 West Gordon Street 27573

RUTHERFORDTON
507 North Main Street 28139

SILER CITY
100 North Second Street 27344

SMITHFIELD
410 East Market Street 27577

SPRING LAKE
121 Skyland Shopping Center 28390

TARBORO
600 Main Street 27886

WALKERTOWN
3000 Old Hollow Road 27051

WEST JEFFERSON
404 South Jefferson Avenue 28694

WILMINGTON
2026 Eastwood Road 28403
5120 Market Street 28405
2314 North College Road 28405
3rd and Princess Street 28401
3709 Oleander Drive 28403
704 South College Road 28401
2015 South 17th Street 28401

WILSON
2400 Montgomery Drive 27893
314 West Nash Street 27893

WINSTON-SALEM
2150 Country Club Road 27104
4625 Country Club Road 27104
2250 Silas Creek Parkway 27103
5496 University Parkway 27105

WOODLAND
123 East Main Street 27897

ZEBULON
300 Arendell Avenue 27597
214 North Arendell Avenue 27597

Citizens Bank
ANDREWS
2nd and Fairview 28901

HAYESVILLE
Hiawassee and Sanderson Streets 28904
Highway 64 Bypass 28904

MURPHY
* 300 Peachtree Street 28906

The Community Bank
MADISON
619 Ayersville Road 27025

MOUNT AIRY
1220 State Street 27030

PILOT MOUNTAIN
* 616 South Key Street 27041

SANDY RIDGE
NC Highway 704 West 27046

UNION GROVE
NC Highway 901 28689

Community Bank & Trust Co.
FOREST CITY
330 West Main Street 28043

MARION
5 South Logan Street 28752
2 South Main Street 28752

RUTHERFORDTON
* 215 South Main Street 28139

SYLVA
9 Asheville Road 28779

The East Carolina Bank
COLUMBIA
Scuppernong Drive 27925

CRESWELL
7th Street & Highway 64 27928

ENGELHARD
* Highway 264 27824

FAIRFIELD
Highway 94 27826

GREENVILLE
1001 Red Banks Road 27858

HATTERAS
Highway 12 27943

KITTY HAWK
Corner of Highway 158 & Juniper Trail 27949

MANTEO
403-405 Budleigh Street 27954

NAGS HEAD
Highway 158 Bypass 27959

OCRACOKE
Highway 12 27960

SWAN QUARTER
Main & Pearl Streets 27885

WANCHESE
Highway 345 27981

Farmers & Merchants Bank
CHINA GROVE
116 North Main Street 28023

FAITH
Main Street 28041

GRANITE QUARRY
* 138 North Salisbury Avenue 28072

ROCKWELL
418 W. Main Street 28138

SALISBURY
630 Jake Alexander Boulevard 28144
420 North Main Street 28144

The Fidelity Bank
BISCOE
Highway 220 North 27209
100 Main Street 27209

BUTNER
307 Central Avenue 27509

CANDOR
302 North Main Street 27229

CARTHAGE
202 Monroe Street 28327

CARY
2416 Southwest Cary Parkway 27511
100 West Chatham Street 27512
100 West Maynard Road 27511

CREEDMOOR
Telecom Road and NC Highway 56 27522

ELLERBE
216 North Main Street 28338

FUQUAY-VARINA
1304 North Main Street 27526
* 100 South Main Street 27526

HOLLY SPRINGS
142 North Main Street 27540

LIBERTY
502 North Greensboro Street 27298

MORRISVILLE
407 Cedar Fork Road 27560

MOUNT GILEAD
207 North Main Street 27306

OXFORD
204 Williamsboro Street 27565

RAEFORD
113 Campus Avenue 28376

RALEIGH
5819 Holly Springs Road 27603
200 South Salisbury Street 27602

ROBBINS
112 North Middleton Street 27325

ROCKINGHAM
515 Fayetteville Road 28379

STAR
414 South Main Street 27356

TROY
315 Albemarle Road 27371
328 North Main Street 27371

WAKE FOREST
231 South White Street 27587

First Bank

ABERDEEN
105 Sandhills Boulevard 28315

ALBEMARLE
Highway 24-27 28002
Highway 52 North 28002

ASHEBORO
176 North Fayetteville Street 27203

BENNETT
NW Chatham and Carthage Street 27208

BISCOE
Corner of 220 and Pine Street 27209

CANDOR
Post Office Box 249 27229

CONCORD
US Highway 29 & Club Road 28025

DENTON
115 South Salisbury Street 27239

GIBSON
10 East Main Street 28343

KANNAPOLIS
West C & Pine Street 28082

LAUREL HILL
200 Morgan Street 28351

LAURINBURG
205 Fairley Street 28352

LOCUST
200 West Main Street 28097

PINEBLUFF
140 North Walnut Street 28373

PINEHURST
560 Highway 5 South 28374

RICHFIELD
US Highway 49 28137

ROBBINS
Corner of Middleton and Elm Street 27325

TROY
Country Club Road and Leslie Street 27371
Highway 24-27 27371
436 Mt. Gilead Road 27371
* 341 North Main Street 27371
617 North Main 27371

VASS
200 Seaboard Street 28394

WAGRAM
112 Main Street 28396

WEST END
Highway 211 North 27376

First Charlotte Bank and Trust Company

CHARLOTTE
* 1701 East Third Street 28204
9524 Monroe Road 28270
N.C. Highway #51 & Providence Road 28277
2245 Rexford Road 28211
2600 Sharon Road West 28210

First-Citizens Bank & Trust Company

AHOSKIE
700 East Church Street 27910

ALBEMARLE
1910 Charlotte Road 28002
352 North First Street 28002

ANGIER
106 West Depot Street 27501

ARAPAHOE
Highway 306 28510

ARCHDALE
10800 North Main Street 27263

ASHEVILLE
800 Fairview Road 28803
768 Hendersonville Road 28803
625 Merrimon Avenue 28804
108 Patton Avenue 28802
1375 Patton Avenue 28806
601 New Leicester Highway 28806

ATKINSON
Corner of Church and Rankin Streets 28421

ATLANTIC BEACH
101 Morehead Avenue 28512

AUTRYVILLE
102 Mill Street 28318

BAYBORO
Fourth and Main 28515

BEAUFORT
411 Front Street 28516
Highway #70 East 28516

BENSON
(Angier) Intersection Highway 50 & 210 27504
301 East Main Street 27504
Intersection Highway 50 & 96 27504
100 West Main Street 27504

BESSEMER CITY
119 East Virginia Avenue 28016

BETHLEHEM
Corner Highway 127 North & Rink Dam Road 28603

BEULAVILLE
Corner of Lee & Main 28518

BLOWING ROCK
Main Street 28605

BOONE
625 Blowing Rock Road 28607

BOONVILLE
East Main Street 27011

BREVARD
122 South Broad Street 28712

BRIDGETON
US 17 N & B Street 28519

BRYSON CITY
Main Street 28713

BUIES CREEK
Main Street 27506

BUNN
East Main Street 27508

BURGAW
100 West Fremont Street 28425
Corner of Wilmington Street and US Highway 117 28425

BURNSVILLE
364 East By-Pass 28714

CAMP LEJEUNE
Building 87, Holcomb Boulevard 28542
Room C-120, Bldg. H-100 28542

CANDLER
975 Smokey Park Highway 28715

CANTON
P. O. Box 1309, Canton Plaza 28716

CAPE CARTERET
307 West B. McLean Drive 28584

CAROLINA BEACH
612 Lake Park Blvd. 28428

CARY
1825 Kildaire Farm Road 27511

CHAPEL HILL
134 East Franklin Street 27514
1650 East Franklin Street 27514

CHARLOTTE
7010 Albemarle Road 28212
5706 Central Avenue 28212
5541 East Independence Boulevard 28205
3050 Eastway Drive 28205
6201 Fairview Road 28210
2903 Freedom Drive 28208
3201 Freedom Drive 28208
3130 Milton Road 28215
4327 North Tryon Street 28213
6709 North Tryon Street 28213
6501 Old Dowd Road 28214
802 Providence Road 28207
4325 Randolph Road 28211
5400 South Boulevard 28217
209 South Church Street 28202
128 South Tryon Street 28202
2480 Wilkinson Boulevard 28208
4802 Wilmont Road 28208
1531 Woodlawn Road 28217

CHEROKEE
Highway 441 N 28719

CHERRY POINT
Carteret Road 28532

CLAYTON
Highway 70 Clayton Village Shopping Center 27520
East Main and South Barbour Streets 27520
301 East Main Street 27520

CLEMMONS
2554 Lewisville-Clemmons Road 27012

CLIFFSIDE
North Main Street 28024

CLINTON
201 East Main Street 28328
302 Northeast Boulevard 28328
925 Sunset Avenue 28328

CLYDE
8 Main Street 28721

COATS
100 North McKinley Street 27521

CONCORD
789 Highway 29 North 28025
18 Lake Concord Road 28025

CONWAY
201 Main Street 27820

CORNELIUS
2310 Catawba Avenue 28031

COVE CITY
Old Highway 70 West & Liberty Street 28523

DOBSON
215 North Main Street 27017

DUNN
200 East Broad Street 28334
901 East Cumberland Street 28334
1717 West Cumberland Street 28334

DURHAM
3200 Hillsborough Road 27702
4004 Roxboro Road 27704

EAST FLAT ROCK
2309 Spartanburg Highway 28726

EDEN
231 West Kings Highway 27288

ELIZABETH CITY
Route 3, Box 437 27909
310 South Road Street 27909
1609 West Ehringhaus Street 27909

FAIRVIEW
US Highway 74 & Cane Creek Road 28730

FAYETTEVILLE
2617 Bragg Boulevard 28302
126 Broadfoot Avenue 28302
2498 Gillespie Street 28302
109 Green Street 28302
306 Morganton Road 28302
1701 Owen Drive 28302
3604 Ramsey Street 28302

FLETCHER
U.S. Highway 25 28732

FOREST CITY
109 East Main Street 28043
Tri-City Mall 28043

FORT BRAGG
Bastogne Drive 28307
2nd & Butner Road 28307
2nd & Gruber Streets 28307
Normandy 28307
Pope Air Force Base, Bldg. 256 28308
Reilly Road (Main PX Area) 28307
South Lucas Street 28307

FRANKLIN
3 Iotla Street 28734
530 Westgate Road 28734

FRANKLINTON
101 North Main Street 27525

GARNER
120 Aversboro Road 27529

GASTONIA
145 South Marietta Street 28053
1502 South York Street 28053

GATES
Highway 37 27937

GIBSONVILLE
237 East Main Street 27249

GOLDSBORO
2425 East Ash Street 27530
Highway 117 Bypass South 27530
1900 North Berkeley Boulevard 27530
123 North Center Street 27530
2301 Wayne Memorial Drive 27530

GRANITE FALLS
Corner of Falls Avenue & Chestnut Street 28630

GREENSBORO
2431 Battleground Avenue 27408
1803 East Bessemer Avenue 27405
4708 High Point Road 27407
3017 High Point Road 27403
3200 Northline Street 27408
2401 Randleman Road 27406
100 South Elm Street 27401
4637 West Market Street 27407
6400 West Market Street 27409
3101 Yanceyville Street 27405

GREENVILLE
301 Evans Street 27834
1615 SE Greenville Boulevard 27834
701 South Memorial Drive 27834
3109 South Memorial Drive 27834

GRIFTON
506 West Queen 28530

GRIMESLAND
Pitt Street 27837

HARRELLS
Highway 41 28444

HAVELOCK
1440 East Main Street 28532
Jaycee Street 28532

HAZELWOOD
101 West Main Street 28738

HENDERSON
1229 Dabney Drive 27536

HENDERSONVILLE
1332 Asheville Highway 28739
Church Street at Fifth Avenue 28739
1500 Four Seasons Boulevard 28739
1605 Four Seasons Boulevard 28739
Main Street at Sixth Avenue 28739
310 South Main Street 28739
1004 Spartanburg Highway 28739

HENRIETTA
Highway 221-A 28076

HICKORY
328 1st Avenue NW 28601
1419 1st Avenue SW 28603
1862 Highway 70, SE 28602
1729 North Center Street 28601
1251 16th Street NE 28603

HIGH POINT
143 Greensboro Road 27261
700 North Main Street 27262
101 Northpoint Avenue 27260
2110 Westchester Drive 27261

HIGHLANDS
Highway 106 and U.S. Highway 64 28741

HOOKERTON
201 Main Street 28538

HOPE MILLS
3626 North Main Street 28348

HUDSON
132 Fairway Shopping Center 28638

JACKSONVILLE
1082 Henderson Drive 28540
821 New Bridge Street 28540
2005 North Marine Boulevard 28546
1091 Richlands Highway 28540
314 Western Boulevard 28546

KERNERSVILLE
712 Highway 66 South 27284

KING
604 South Main Street 27021

KINGS MOUNTAIN
403 South Battleground Avenue 28086

KINSTON
400 East New Bern Road 28501
803 Hardee Road 28501
800 North Queen Street 28501
607 Plaza Boulevard 28501
Route 8, Box 350-B 28501

KNIGHTDALE
1140 North Smithfield Road 27545

LANSING
Highway 194 28643

LENOIR
308 Connelly Springs Road 28645

LINCOLNTON
425 East Main Street 28093
2424 East Main Street 28093

LITTLETON
111-115 East South Main Street 27850

LOUISBURG
507 East Nash Street 27549
101 North Main Street 27549

MADISON
815 Ayersville Road, NW 27025
Business 220 South (Seasonal) 27025
111 South Market Street 27025

MAGGIE VALLEY
627 Soco Road 28751

MAIDEN
35 East Main Street 28650

MARION
640 Highway 70 West 28752

MARSHALL
Highway 25-70 Marshall By-Pass 28753

MARSHVILLE
205 East Marshville Boulevard 28103

MATTHEWS
1300 Matthews Township Parkway 28105

MAYSVILLE
Corner of Main & 6th Street 28555

MINT HILL
7200 Matthews-Mint Hill Road 28212

MONROE
111 East Jefferson Street 28110
2117 Roosevelt Boulevard 28110

MOREHEAD CITY
811 Arendell Street 28557
3000 Arendell Street 28557
4913 Arendell Street 28557

MORGANTON
201 East Meeting Street 28655

MORRISVILLE
Terminal C Raleigh Durham Airport 27560

MOUNT AIRY
502 North Main Street 27030

MURPHY
100 Hiawasee Street 28906
NC Highway 141 & US Highway 64 28906

NASHVILLE
804 East Washington Street 27856

NEW BERN
305 Broad Street 28563
3030 Clarendon Boulevard 28563
606 Fort Totten Drive 28563
Highway 70 & Airport Road 28563

NEWPORT
53 Chatham 28570
434 Howard Boulevard 28570

NEWTON
102 Leonard Avenue 28658
11 South College Avenue 28658

NEWTON GROVE
Smithfield Highway 28366

NORTH WILKESBORO
116 Wilkesboro Avenue 28659

ORIENTAL
Broad Street 28571

OTEEN
1201 Tunnel Road 28805

PILOT
Highway 39 East Box 97 27597

PILOT MOUNTAIN
110 West Main Street 27041

PINEVILLE
7837 Pineville-Matthews Road 28226

PINK HILL
108 West Broadway 28572

PITTSBORO
Corner Hanks & Hillsboro Streets 27312

POLKVILLE
4518 Polkville Road 28136

PRINCETON
201 West Old 70 Highway 27569

RALEIGH
2109 Avent Ferry Road 27606
2105 Cameron Street 27605
3231 Edwards Mill Road 27612
4900 Falls of Neuse Road 27609
6837 Falls of Neuse Road 27615
2001 Fairview Road 27608
* 239 Fayetteville Street 27601
6033 Glenwood Avenue 27612
617 Hillsborough Street 27603
2100 New Bern Avenue 27610
1838 North Boulevard 27604
4801 North Boulevard 27604
305 North Hills Drive 27609
619 North Person Street 27604
1200 Ridge Road 27607
2312 Stonehenge Drive 27615

RAMSEUR
149 Jordan Road 27316

REIDSVILLE
228 Gilmer Street 27320

RESEARCH TRIANGLE PARK
North Side N.C.54 27709

RICHLANDS
110 N. Richlands Blvd. 28574

ROANOKE RAPIDS
949 Roanoke Avenue 27870
10th and Drake Street 27870

ROCKY MOUNT
119 North Church Street 27802

ROSEBORO
Highway 24 28382
N. West Railroad & W. Roseboro Street 28382

RURAL HALL
1055 Highway 65 West 27045
8175 Broad Street 27045

SALISBURY
2085 Statesville Boulevard 28144

SALTER PATH
Highway 58 Salter Path Road 28575

SALUDA
201 Main Street 28773

SANFORD
206 Carthage Street 27330

SELMA
114 Raeford Street 27576

SHELBY
331 South Lafayette Street 28150

SMITHFIELD
241 East Market Street 27577
614 East Market Street 27577
614 East Market Street Drive-In 27577
Highway 70 West 27577
Highway 301 North-Pine Needle Shopping Square 27577
204 North Second Street 27577
Corner Third & Holding 27577

SMYRNA
Highway 70 & State Road (1350) 28579

SNEADS FERRY
NCSR 1515 28460

SNOW HILL
110 North Greene Street 28580

SOUTHERN PINES
390 SW Broad Street 28388

SOUTHPORT
215 Howe Street 28461

SPARTA
South Main and Blue Ridge 28675

SPRING HOPE
103 Pine Street 27882

STANLEYVILLE
Old U.S. 52 Box 8 27045

STATESVILLE
204 East Broad Street 28677
1706 East Broad Street 28677
1111 West Front Street 28677

STEDMAN
SE Corner Hillsboro Street & Highway 24 28391

STOKESDALE
8500 U.S. 158 West 27357

SUNBURY
Highway 32 27979

SWANSBORO
302 Main Street 28584

SYLVA
5 West Main Street 28779

TARBORO
400 Main Street 27886

THOMASVILLE
1035 Randolph Street 27360
50 Salem Street 27360

TRYON
600 South Trade Street 28782
TURKEY
Highway 1004 & Union School Road 28393

WALNUT COVE
424 North Main Street 27052

WARRENTON
205 North Main Street 27589

WASHINGTON
1411 Carolina Avenue 27889
100 West Main 27889

WAYNESVILLE
301 Walnut Street 28786

WELDON
312 Washington Avenue 27890

WENDELL
105 North Main Street 27591

WEST JEFFERSON
425 East Second Street 28694
Jefferson and Main 28694

WILLIAMSTON
401 West Main Street 27892

WILMINGTON
1922 Eastwood Road 28405
502 North College Road 28405
2702 South College Road 28412
8 North Front Street 28401
4022 Oleander Drive 28403
27 South Kerr Street 28403
2200 South 17th Street 28403

WILSON
South Tarboro Street 27893
126 West Nash Street 27893
2401 West Nash Street 27893

WINDSOR
123 Granville Street 27983

WINSTON-SALEM
4876 Country Club Road 27104
1199 Hayes Forest Road 27106
3306 Healy Drive 27103
2600 Reynolda Road 27106
3031 Waughtown Street 27107
2000 West First Street 27104

WINTERVILLE
115 North Mill Street 28590

YAUPON BEACH
130 Yaupon Drive 28465

ZEBULON
101 Wakelon Street 27597

First Commercial Bank
ARDEN
Hendersonville Road and Glen Bridge Road 28704

ASHEVILLE
915 Merrimon Avenue 28802
* 8 OHenry Avenue 28802
1417 Patton Avenue 28802
South Forest Shopping Center, US 25 South 28802

BAKERSVILLE
117 Mitchell Avenue 28705

BURNSVILLE
530 West By-Pass 28714

HENDERSONVILLE
245 N. Main Street 28739

SPRUCE PINE
564 Highway 226 South 28777

WEAVERVILLE
81 Weaver Boulevard 28787

First Community Bank
GASTONIA
* 100 East Garrison Boulevard 28053-2358
500 South New Hope at Old Country Club Road 28054
3407 South New Hope Road 28053-2358

First Scotland Bank
LAURINBURG
* 909 South Main Street 28352

MAXTON
110 Saunders Street 28364

ROCKINGHAM
125 East Washington Street 28379
Richmond Plaza 28379

FirstSouth Bank
BURLINGTON
2946 South Church Street 27215
* 509 South Lexington Avenue 27215

GRAHAM
832 South Main Street 27253

MEBANE
900 South Mebane Oaks Road 27302

Four Oaks Bank & Trust Company
CLAYTON
102 East Main Street 27520

FOUR OAKS
111 North Main Street 27524
* 503 North Wellons Street 27524

SMITHFIELD
128 North Second Street 27577

Granville United Bank
OXFORD
* 109 Hillsboro Street 27565

Guaranty State Bank
DURHAM
2101 Guess Road 27705
3732 North Roxboro Road 27704
3400 Westgate Drive 27707
* 302 West Main Street 27702

The Heritage Bank
BAILEY
120 Main Street 27807

FREMONT
100 Wilson Street 27830

KENLY
100 West Second Street 27542
400 West Second Street 27542

LUCAMA
* 106 Main Street 27851

MIDDLESEX
200 East Finch Avenue 27557

SIMS
Alternate Highway 264 and Main Street 27880

WILSON
2300 West Nash Street 27893

High Point Bank and Trust Company
HIGH POINT
1026 Eastchester Drive 27262
* 300 North Main Street 27261
220 North Wrenn Street 27261
441 South Main Street 27260
2730 South Main Street 27263
1813 Westchester Drive 27262

JAMESTOWN
108 East Main Street 27282

Lexington State Bank
LEXINGTON
1926 Cotton Grove Road (North Carolina Highway 8) 27292
300 East Center Street 27292

New US Highway 64 West (Lexington Shopping Center) 27292
* One LSB Plaza 27293-0867
701 South Main Street 27292
285 Talbert Boulevard 27292
1109 Winston Road 27292

THOMASVILLE
941 Randolph Street 27360

WALLBURG
NC Highway 109 and Gumtree Road 27373

WELCOME (Unincorporated)
US Highway 52 27374

WINSTON-SALEM
(Arcadia) North Carolina Highway 150 and Old Salisbury Road 27107
(Midway) US Highway 52 at Gumtree Road 27107
10335 Highway 109 27107

Lincoln Bank of North Carolina
CORNELIUS
20221 North Carolina Highway 73 28031

DENVER
Highway 16 and SR 1387 28037
Route 1, Box 101 28037

HUNTERSVILLE
500 Gilead Road 28078

LINCOLNTON
* 402 East Main Street 28092
502 East Main Street 28092
2612 East Main Street 28092
Lincoln Center, 321 Bypass, 289 North 28092

MOORESVILLE
Highway 150 & I-77 28115
329 North Main Street 28115

Lumbee Guaranty Bank
HOPE MILLS
3500 North Main Street 28348

LUMBERTON
111 North Court Square 28359

PEMBROKE
* 205 West Third Street 28372

SAINT PAULS
307 West Broad Street 28384

Mechanics and Farmers Bank
CHARLOTTE
101 Beatties Ford Road 28233-3594
2101 Beatties Ford Road 28233-3594
700 East Stonewall Street 28233-3594

DURHAM
615 Fayetteville Street 27702-1932
Mutual Plaza 27702-1932
* 116 West Parrish Street 27702-1932

RALEIGH
13 East Hargett Street 27602-1466
1824 Rock Quarry Road 27602-1466

WINSTON-SALEM
770 Martin Luther King Drive 27101

Mid-South Bank and Trust Company
BROADWAY
229 North Main Street 27505

BUIES CREEK
Highway #421, South 27506

CARTHAGE
1012 Carriage Oaks 28327
101 Courthouse Square 28327

LILLINGTON
30 Front Street 27546

MONCURE
Old US #1 27559

PINEHURST
Highway 211 - Traffic Circle 28374
25 Chinqucapin Road 28374

SANFORD
* 338 Carthage Street 27330
1003 North Lee Avenue 27330
1001 South Horner Boulevard 27330
2000 South Horner Boulevard 27330

SOUTHERN PINES
The Commons Shopping Center, 1750 US Highway 1, South 28387

SPRING LAKE
7923 Ray Road 28390

The Morris Plan Industrial Bank of Burlington
BURLINGTON
* 523 South Worth Street 27215

New East Bank of Goldsboro
GOLDSBORO
* 106 N. Spence Avenue 27530

New East Bank of Greenville
GREENVILLE
* 2310 Charles Street 27836

New East Bank of New Bern
NEW BERN
* 1801 South Glenburnie Road 28561

New East Bank of the Albemarle
ELIZABETH CITY
* 916 West Ehringhaus Street 27909

New East Bank of the Cape Fear
FAYETTEVILLE
* 991 South McPherson Church Road 28303

WILMINGTON
4008 Oleander Drive 28406
124 Princess Street 28401

Old North State Bank
KING
* 647 South Main Street 27021

RURAL HALL
8055 Broad Street 27045

Park Meridian Bank
CHARLOTTE
* 6826 Morrison Boulevard 28211

Peoples Bank
CATAWBA
111-113 North Main Street 28609-0428

HICKORY
3310 Springs Road Northeast 28601

HIDDENITE
Highway 64 & 90 28636

MAIDEN
US Highway 321, South 28650-0557

NEWTON
2619 North Main Avenue 28658-0467
* 218 South Main Avenue 28658-0467

Randolph Bank & Trust Company
ASHEBORO
854 East Dixie Drive 27204
* 175 North Fayetteville Street 27203
1532 North Fayetteville Street 27203

RANDLEMAN
109 West Naomi Street 27317

Salem Trust Bank
WINSTON-SALEM
* 2140 Country Club Road 27102

Security Bank and Trust Company
ALBEMARLE
1328 East Main Street 28002
185 North First Street 28002

BELMONT
118 North Main Street 28012
398 Perfection Road 28012

CHARLOTTE
6201 East Independence Boulevard 28215
4736 Park Road 28209
4443 The Plaza 28212

CONCORD
345 Union Cemetery Road 28025

KANNAPOLIS
North Ridge Avenue at Security Street 28081
South Cannon Boulevard 28081

LANDIS
600 South Main Street 28088

LEXINGTON
2 State Street 27292

MARSHVILLE
103 East Main Street 28103
201 West Marshville Boulevard 28103

MATTHEWS
345 West John Street 28105

MOCKSVILLE
101 North Main Street 27028

MONROE
415 East Franklin Street 28110
Old Charlotte Avenue at Dickerson Boulevard 28110
Union Village Shopping Center 28110
114 West Jefferson Street 28110

MOORESVILLE
645 Plaza Drive 28115

NORWOOD
Corner of Main and Turner Street 28128

OAKBORO
101 North Main Street 28129

POLKTON
Highway 74 28135

SALISBURY
East Innes at Avalon Drive 28144
Highway 70, Mid Carolina Mall 28144
612 Mocksville Avenue 28144
201 South Main Street 28144
* 215 South Main Street 28144
1631 South Main Street 28144
1401 West Innes Street 28144

SPENCER
Park Plaza Shopping Center 28159

STANLEY
416 Highway #27 South 28164

TYRO
Highway 150 27292

WADESBORO
200 North Washington Street 28174

WINGATE
204 Highway #74 West 28174

Southern Bank and Trust Company
AHOSKIE
507 East Main Street 27910

ASKEWVILLE
Main Street (Rt. 3, Windsor) 27983

AURORA
Highway 33 & 5th Street 27806

AYDEN
1107 West 3rd Street 28513

BATH
Highway 92 27808

BELHAVEN
Main Street 27810

BETHEL
124 North Main Street 27812

CALYPSO
West Trade Street 28325

DEEP RUN
Highway 11 and State Road 1144 28525

DUDLEY
Highway 117 28333

EDENTON
1207 North Broad Street 27932

FAISON
121 S. West Center Street 28341

GATESVILLE
711 North Main 27938

GRANTHAM
Highway 13 (Rt. 1 Goldsboro) 27530

LA GRANGE
114 South Caswell Street 28551

LEWISTON - WOODVILLE
Main Street 27849

MACCLESFIELD
Railroad Street 27852

MAURY
Intersection of 3rd Street and State Road 123
28554

MOUNT OLIVE
* 101 North Center 28365
230 West Park Avenue 28365

MURFREESBORO
Main Street 27855

PLYMOUTH
612 Washington Street 27962
ROBERSONVILLE
North Main Street 27871
ROXOBEL
Corner Main Street and Ruby Street 27872

SEVEN SPRINGS
Main Street 28578

STOKES
Highway 903 27884

WARSAW
105 North Pine Street 28398

WILLIAMSTON (BEAR GRASS)
Route 4, Box 360/SR 1001 27892

WINDSOR
101 North King Street 27983

WINTON
Main Street 27986

Standard Bank and Trust Company
DUNN
* 1100 West Broad Street 28334

State Bank
FAYETTEVILLE
806-A Elm Street 28303
130 Grove Street 28301
* 520 Westwood Shopping Center 28304
2940 Village Drive 28302

Topsail State Bank
HAMPSTEAD
* 15280 US Highway 17 28443

JACKSONVILLE
Highway 17 South 28540

WILMINGTON
7320 North Market Street 28405

Triad Bank
GREENSBORO
2412 Battleground Avenue 27420
917 East Bessemer Avenue 27420
3747 Farmington Drive 27420
* 113 North Greene Street 27420

4541 West Market Street 27420

WINSTON-SALEM
7996 Northpoint Boulevard 27113
500 South Stratford Road 27113

Triangle Bank and Trust Company
CARY
215 East Chatham Street 27511

FUQUAY-VARINA
215 North Main Street 27526

GARNER
1027 Highway 70 West, Suite 101 27529

RALEIGH
2127 Clark Avenue 27605
* 4800 Six Forks Road 27609

SANFORD
129 South Steele Street 27330

United Carolina Bank
ABERDEEN
1502 US Highway 15-501 28315

ANSONVILLE
Highway 52 28007

BEULAVILLE
Broad Street 28518

BOLIVIA
Mintz Street & Highway 17 28422

CALABASH
Southside Highway 179 28459

CARY
1207 Kildaire Farm Road 27511
915 North Harrison Avenue 27513

CASTLE HAYNE
5610 Castle Hayne Road 28429

CHADBOURN
Strawberry Blvd. 28431

CHAPEL HILL
223 South Elliott Road 27515-3569

CHARLOTTE
4901 Albemarle Road 28205
1809-A Cross Beam Drive 28217
5930 Fairview Road 28210
6021 Hickory Grove Road 28215
8926 J. M. Keynes Drive 28213
419 Little Rock Road 28214
4500 South Tryon Street 28217
5800 Old Providence Road 28226
4309 Providence Road 28211
1928 Randolph Road 28204
212 South Tryon Street 28281
11518 Steele Creek Road 28210

CHINQUAPIN
Highway 41 28521

CLARKTON
110 East Green Street 28433

CLINTON
300 Fayetteville Street 28328
506 Southeast Boulevard 28328

CORNELIUS
20400 Highway 73 28031

DAVIDSON
400 Avenger Lane 28036
137 North Main Street 28036

DUNN
1000 East Cumberland Street 28334
107 West Broad Street 28334
1724 West Cumberland Street 28334

ELIZABETHTOWN
215 West Broad Street 28337

ELLERBE
Second & Page Streets 28338

ERWIN
111 Denim Drive 28339

FAIR BLUFF
Riverside Drive & Main 28439

FAIRMONT
306 North Walnut Street 28340
301 South Main Street 28340

FAYETTEVILLE
2507 Bragg Boulevard 28303
316 Green Street 28301
4200 Morganton Road 28303
2900 Village Drive 28304
5801 Yadkin Road 28303

GARNER
574 Village Court 27529

GREENVILLE
700 Arlington Boulevard 27858
2475 Stantonsburg Road 27834

HAMLET
114 Main Street 28345

HILLSBOROUGH
351 South Churton Street 27278

INDIAN TRAIL
Maud Street 28079

KENANSVILLE
305 South Main Street 28349

LAKE WACCAMAW
Highway 74-76 28450

LELAND
Fairview Road and Highway 74-76 28451

LOUISBURG
403 East Nash Street 27549

LUMBERTON
700 Chestnut Street 28358
3000 North Elm Street 28358
2899 West Fifth Street 28358

MARSHVILLE
Highway 74 28103

MATTHEWS
11110 East Independence Boulevard 28105
310 East John Street 28105

MINT HILL
7116 Matthews-Mint Hill Road 28227

MONROE
806 Lancaster Avenue 28110-0529
512 North Hayne 28110-0529
120 North Main Street 28110-0529
301 Roosevelt Boulevard 28110-0529
2115-713 Roosevelt Boulevard 28110-0529
2123 Roosevelt Boulevard 28110-0529
1608 Skyway Drive 28110-0529

NEW BERN
2504 Claredon Boulevard 28562
310 Craven Street 28560

NEWTON GROVE
Smithfield Highway 28366

OAKDALE
1116 Oakdale Road 28216

OCEAN ISLE BEACH
Highways 179 The Causeway 28459

PARKTON
202 Fayetteville Street 28371

PEACHLAND
Post Office Box 218 28133

PINEHURST
100 Blake Boulevard 28374

PINEVILLE
Post Office Box 399 28134

RAEFORD
203 Dickson Street 28376
207 South Main Street 28376

RALEIGH
3701 Barrett Drive 27609
2906 Brentwood Road 27604
4409 Creedmoor Road 27612
7560 Creedmoor Road 27612
6659 Falls of Neuse Road 27609
2801 Millbrook Road 27609
611 Oberlin Road 27605
UCB Plaza, 3605 Glenwood Avenue 27619

RIEGELWOOD
400 Riegelwood Shopping Center 28456

ROCKINGHAM
Highway 74 East 28379
504 Mill Road 28379
116 South Lee Street 28379

ROSE HILL
Highway 17 28458

ST. PAULS
106 West Broad Street 28384

SHALLOTTE
Highway 130 Causeway 28459
401 Main Street 28459
4521 Main Street 28459

SOUTHERN PINES
185 West Morganton Road 28387

SOUTHPORT
Highways 211 & 87, Sawdust Trail 28461
Southport Main, 125 North Howe Street 28461

TABOR CITY
201-205 East Main Street 28463
Highway 701 28463

TAR HEEL
Highway 87 28392

WADESBORO
223 North Greene Street 28170
1109 East Caswell Street 28170

WAKE FOREST
12213 North Boulevard 27587

WALLACE
527 North Norwood 28466

WAXHAW
Highway 16 28173

WHITEVILLE
807 Pinkney Street 28472
* 306 South Madison Street 28472
622 South Madison Street 28472
US 701 Business South 28472

WILMINGTON
17th Street, 4713 Market Street 28405
6830 Market Street 28405
115 North Third Street 28402
4509 Oleander Street 28403
2301 South 17th Street 28401

WRIGHTSVILLE BEACH
7031 Wrightsville Avenue 28403

YAUPON BEACH
101 Yaupon Drive 28465

Unity Bank & Trust Company
BAILEY
Highway 264 27807

BATTLEBORO
301 West Main Street 27809

HOBGOOD
Commerce Street 27843

MIDDLESEX
Nash and Railroad Street 27557

RED OAK
Highway 43 27868

ROCKY MOUNT
* 115 North Church Street 27804
450 North Winstead Avenue 27804

SCOTLAND NECK
810 South Main Street 27874

SEABOARD
Main Street 27875

SHARPSBURG
Main Street and Highway 301 South 27878

SPRING HOPE
102 East Branch Street 27882

TARBORO
2100 North Main Street 27886

WHITAKERS
101 White Street 27891

The Village Bank
CARRBORO
505 West Main Street 27510

CHAPEL HILL
15-501 Highway, Route 7 27515
113 North Columbia 27514
* 77 South Elliot Road 27514
Whippoorwill Lane 27514

DURHAM
3412 Westgate Drive 27707
#504 Northgate Mall 27705
NC Highways 54 and 55 (RTP) 27702

Yadkin Valley Bank and Trust Company
ELKIN
1318 North Bridge Street 28621
* 110 West Market Street 28621

JEFFERSON
799 East Main Street 28640

JONESVILLE
101 North Bridge Street 28642

NORTH WILKESBORO
1404 West D Street 28659

WEST JEFFERSON
107 North Fifth Street 28694

WILKESBORO
301 West Main Street 28697

NORTH CAROLINA STATE–CHARTERED BANK AND THEIR BRANCHES

December 31, 1992

(Listed alphabetically by location with Home Office in bold–faced type)

Location	Name of Bank	Opened For Business
Aberdeen	Branch Banking and Trust Company	09/04/90
	First Bank	06/03/91
	United Carolina Bank	05/04/87
Ahoskie	First–Citizens Bank & Trust Company	06/13/88
	Centura Bank	11/05/90
	Southern Bank and Trust Company	12/29/86
Albemarle	**Bank of Stanly**	01/26/84
	East Albemarle Branch	09/26/88
	Village Office	06/26/84
	First Bank	
	Eastgate Office	10/28/85
	Highway 52 Branch	10/28/85
	First–Citizens Bank & Trust Company	
	Albemarle Main Branch	09/24/90
	West Albemarle Branch	11/11/85
	Security Bank and Trust Company	03/18/83
	Downtown Office	07/29/87
Andrews	Citizens Bank	08/24/87
Angier	Branch Banking and Trust Company	07/02/84
	First–Citizens Bank & Trust Company	10/01/36
Ansonville	United Carolina Bank	05/01/81
Apex	Branch Banking and Trust Company	07/02/84
	Central Carolina Bank and Trust Company	06/15/90
Arapahoe	First–Citizens Bank & Trust Company	05/29/84
Arcadia	Lexington State Bank	03/01/78
Archdale	First–Citizens Bank & Trust Company	09/24/90
Arden	First Commercial Bank	12/31/84
Asheboro	Central Carolina Bank and Trust Company	06/15/90
	Hammer Village Branch	08/06/90
	Bankers Trust of North Carolina	03/16/87
	First Bank	09/26/88
	Randolph Bank & Trust Company	11/03/78
	Dixie Drive Branch	12/02/85
	North Asheboro Branch	03/19/81
Asheville	Branch Banking and Trust Company	12/01/88
	Biltmore Office	03/20/89

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
	North Asheville Branch	3/10/86
	First–Citizens Bank & Trust Company	
	Asheville Main Office	07/01/91
	Biltmore Forest Branch	03/18/71
	Fairview Road Branch	07/31/84
	Leicester Branch	04/16/84
	Merrimon Branch	07/01/91
	River Ridge Branch	07/01/91
	West Asheville Branch	08/30/67
	First Commercial Bank	04/13/83
	North Asheville Office (LSF)	03/26/84
	South Forest Office (LSF)	08/01/83
	West Asheville Office	02/13/89
Askewville	Southern Bank and Trust Company	03/17/88
Atkinson	First–Citizens Bank & Trust Company	01/02/64
Atlantic Beach	First–Citizens Bank & Trust Company	07/09/59
Aurora	Southern Bank and Trust Company	10/12/81
Autryville	First–Citizens Bank & Trust Company	08/02/82
Ayden	Branch Banking and Trust Company	10/22/90
	Centura Bank	11/05/90
	Southern Bank and Trust Company	
	West Side Branch	10/15/81
Bailey	The Heritage Bank	04/01/39
	Unity Bank & Trust Company	11/02/90
Bakersville	First Commercial Bank	12/04/85
Bath	Southern Bank and Trust Company	02/08/74
Battleboro	Unity Bank & Trust Company	11/02/90
Bayboro	First–Citizens Bank & Trust Company	05/02/72
Bear Grass	Southern Bank and Trust Company	07/30/81
Beaufort	Branch Banking and Trust Company	06/15/67
	First–Citizens Bank & Trust Company	02/21/34
	East Beaufort Branch	10/02/72
Belhaven	Southern Bank and Trust Company	09/03/71
Belmont	Security Bank and Trust Company	12/04/68
	North Belmont Office	12/20/72
Bennett	First Bank	11/08/82
Benson	Branch Banking and Trust Company	07/02/84
	First–Citizens Bank & Trust Company	01/27/30
	Drive–In Branch	06/15/70
	McGees Crossroads Branch (LSF)	03/02/76
	Meadow Branch (LSF)	12/28/67
Bessemer City	First–Citizens Bank & Trust Company	06/27/72
Bethel	Southern Bank and Trust Company	08/18/86
Bethlehem	First–Citizens Bank & Trust Company	10/28/85
Beulaville	First–Citizens Bank & Trust Company	11/19/74
	United Carolina Bank	05/01/81
Biscoe	The Fidelity Bank	06/01/70
	North Biscoe Branch	09/20/77

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
	First Bank	01/29/85
Black Creek	Branch Banking and Trust Company	06/20/62
Bladenboro	**The Bank of Bladenboro**	10/01/08
	West Side Drive–Up Branch (LSF)	10/02/72
Blowing Rock	First–Citizens Bank & Trust Company	03/18/86
Boger City	Lincoln Bank of North Carolina	09/04/85
Boiling Springs	Branch Banking and Trust Company	10/05/81
Bolivia	United Carolina Bank	05/01/81
Boone	Centura Bank	
	Boone Heights Branch	09/13/91
	Boone Main Office	09/13/91
	Mall Branch	08/03/92
	First–Citizens Bank & Trust Company	11/11/85
Boonville	First–Citizens Bank & Trust Company	12/15/81
Brevard	First–Citizens Bank & Trust Company	10/16/64
Bridgeton	First–Citizens Bank & Trust Company	11/26/74
Broadway	Branch Banking and Trust Company	07/02/84
	Mid–South Bank and Trust Company	08/05/81
Bryson City	First–Citizens Bank & Trust Company	11/07/72
Buies Creek	First–Citizens Bank & Trust Company	09/06/62
	Mid–South Bank and Trust Company	10/24/85
Bunn	First–Citizens Bank & Trust Company	08/20/62
Burgaw	First–Citizens Bank & Trust Company	11/26/34
	Highway 117 Branch	12/18/79
Burlington	Branch Banking and Trust Company	08/25/87
	Holly Hill Branch	07/02/84
	Central Carolina Bank and Trust Company	
	Alamance Road Branch	06/15/90
	Cum Park Branch	06/15/90
	Maple Avenue Branch	06/15/90
	South Church Street Branch	06/15/90
	FirstSouth Bank	05/16/88
	Edgewood Village Office	09/26/88
	The Morris Plan Industrial Bank of Burlington	10/10/22
Burnsville	First–Citizens Bank & Trust Company	01/23/73
	First Commercial Bank	08/15/88
Butner	Central Carolina Bank and Trust Company	06/15/90
	The Fidelity Bank	02/03/92
Buxton	Centura Bank	11/05/90
Calabash	United Carolina Bank	05/01/81
Calypso	Southern Bank and Trust Company (LSF)	03/01/67
Camden	The Bank of Currituck	10/06/77
Camp Lejeune	First–Citizens Bank & Trust Company	11/16/42
	The Naval Regional Medical Center Branch	05/24/71
Candler	First–Citizens Bank & Trust Company	
	Enka–Candler Branch	07/01/91
Candor	The Fidelity Bank	02/23/81
	First Bank	07/10/87

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
Canton	First–Citizens Bank & Trust Company	01/15/64
Cape Carteret	First–Citizens Bank & Trust Company	08/13/79
Carolina Beach	First–Citizens Bank & Trust Company	07/11/83
Carrboro	Central Carolina Bank and Trust Company	06/15/90
	The Village Bank	09/25/87
Carthage	Branch Banking and Trust Company	07/02/84
	Monroe Street Branch	07/02/84
	Mid–South Bank and Trust Company	
	Carriage Oaks (LSF)	12/30/92
	Courthouse Square Office	12/30/92
	The Fidelity Bank	04/12/73
Cary	Branch Banking and Trust Company	
	Cary Office	08/08/62
	Mayfair Plaza Drive–In Branch	09/18/79
	Northwoods Office	07/02/84
	Regency Park Branch Office	06/19/85
	Central Carolina Bank and Trust Company	
	Cary/Central Lending Branch	06/15/90
	Cary Main Branch	06/15/90
	North Harrison Avenue Branch	06/15/90
	Centura Bank	11/05/90
	Cary Village Office	03/09/92
	Lake Boone Office	03/09/92
	North Ridge Office	03/09/92
	Oberlin Road Office	03/09/92
	Tryon Hills Office	03/09/92
	Research Triangle Office	03/09/92
	Zebulon Express LSF	03/09/92
	The Fidelity Bank	03/01/52
	Mayfair Plaza Branch	01/12/70
	Parkway Pointe Branch	11/05/91
	First–Citizens Bank & Trust Company	
	Kildaire Farms Road Branch	04/25/88
	Triangle Bank and Trust Company	01/04/88
	United Carolina Bank	06/12/85
	North Harrison Avenue Branch	01/02/92
Castle Hayne	United Carolina Bank	09/27/88
Catawba	Peoples Bank	10/06/86
	(Bank originally opened January 4, 1912)	
Chadbourn	United Carolina Bank	05/01/81
Chapel Hill	Branch Banking and Trust Company	
	Chapel Hill Main Office	09/16/91
	Central Carolina Bank and Trust Company	
	Chapel Hill Boulevard Branch	06/15/90
	Europa Branch	06/15/90
	University Mall Branch	06/15/90
	University Square Branch	06/15/90

LSF - Limited Service Facility

Location	Name of Bank	Opened For Business
	First–Citizens Bank & Trust Company	03/31/71
	Elliott Road Branch	12/03/73
	United Carolina Bank	03/05/86
	The Village Bank	03/08/82
	Carolina Meadows Branch (LSF)	04/24/90
	Cole Park Plaza Branch	04/11/84
	Downtown Branch	11/18/87
Charlotte	**Bank of Mecklenburg**	07/12/89
	Morrocroft Branch	09/04/91
	Branch Banking and Trust Company	10/16/72
	Cotswold Drive–In Branch	12/03/73
	Crown Point Office	02/05/90
	Eastway Drive Branch	06/06/83
	Mallard Creek Office	08/05/85
	Methodist Home Branch (LSF)	07/24/89
	Queens Road Office	06/06/83
	Southpark Office	06/06/83
	Woodlawn Branch	06/18/84
	Central Carolina Bank and Trust Company	
	Albemarle Road Branch	12/04/92
	Carmel Commons Branch	12/04/92
	Charlotte Main Office	12/04/92
	Cotswold Branch	12/04/92
	Eastway Branch	12/04/92
	Fairview Branch	12/04/92
	Freedom Branch	12/04/92
	Independence Boulevard Branch	12/04/92
	Park Road Branch	12/04/92
	South Boulevard Branch	12/04/92
	South Tryon Branch	12/04/92
	First Charlotte Bank and Trust Company	11/01/83
	Monroe Road Branch	09/01/87
	Providence/#51 Branch	11/16/89
	South Park Branch	07/20/87
	Quail Corners Branch	11/20/84
	First–Citizens Bank & Trust Company	10/17/60
	Albemarle Road Branch	04/16/68
	Charlotte/Douglas International Airport Branch	09/27/82
	Cotswold Branch	09/13/61
	Eastland Branch	01/02/91
	East Town Market Branch	08/22/88
	Eastway Branch	04/04/62
	Fairview Branch	09/24/90
	Freedom Drive Branch	09/24/90
	Freedom Village Branch	10/30/62
	Independence Branch	09/24/90
	Myers Park Branch	01/02/91
	North Tryon Street Office	07/07/65

LSF - Limited Service Facility

Location	Name of Bank	Opened For Business
	Park Road Branch	12/01/71
	South Boulevard Branch	10/30/62
	South Church Street Drive–In Branch	01/05/87
	UNCC Branch	09/24/90
	Wilkinson Boulevard Branch	09/13/61
	Wilmount Road Branch	07/09/74
	Mechanics and Farmers Bank	03/01/62
	East Independence Plaza Branch	05/01/74
	University Park Office (LSF)	05/15/70
	Park Meridian Bank	08/20/91
	Security Bank and Trust Company	
	Independence Boulevard Office	09/27/67
	Park Road Branch	12/09/74
	Plaza at Eastway Drive Office	02/25/71
	United Carolina Bank	05/01/81
	Albemarle Road Branch	05/01/81
	Carriage Branch (LSF)	07/20/88
	Coffey Creek Branch	09/12/89
	Fairview Branch	05/01/81
	Hickory Grove Branch	05/01/81
	Parkway Branch	03/27/89
	Paw Creek Branch	05/18/82
	Providence Road Branch	05/01/81
	Randolph Road Branch	05/01/81
	Steele Creek Branch	05/01/81
	University Place Branch	06/18/85
Cherokee	First–Citizens Bank & Trust Company	11/11/85
Cherry Point	First–Citizens Bank & Trust Company	02/01/43
China Grove	Farmers & Merchants Bank	10/29/75
Chinquapin	United Carolina Bank	05/01/81
Clarkton	United Carolina Bank	05/01/81
Clayton	Centura Bank	11/05/90
	First–Citizens Bank & Trust Company	04/17/39
	Clayton Village Shopping Center Branch	02/27/84
	Drive–In (LSF)	10/24/69
	Four Oaks Bank & Trust Company	10/21/86
Clemmons	Central Carolina Bank and Trust Company	06/15/90
	First–Citizens Bank & Trust Company	08/25/87
Cleveland	The Bank of Iredell	06/29/87
Cliffside	First–Citizens Bank & Trust Company	02/01/71
Clinton	First–Citizens Bank & Trust Company	07/14/31
	Coharie Plaza Branch	08/03/77
	Northeast Branch	05/20/59
	United Carolina Bank	05/01/81
	Southeast Boulevard Branch	05/01/81
Clyde	First–Citizens Bank & Trust Company	11/11/85
Coats	Branch Banking and Trust Company	07/02/84
	First–Citizens Bank & Trust Company	07/01/47

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
Colerain	Centura Bank	11/05/90
Columbia	The East Carolina Bank	12/01/36
Concord	**Cabarrus Bank of North Carolina, Inc.**	10/26/92
	First Bank	03/03/86
	First–Citizens Bank & Trust Company	
	Concord Main Office	09/23/91
	Highway 29 Branch	11/11/85
Conway	First–Citizens Bank & Trust Company	11/01/79
Cooleemee	Central Carolina Bank and Trust Company	06/15/90
Cornelius	First–Citizens Bank & Trust Company	07/08/92
	Lincoln Bank of North Carolina	10/21/87
	United Carolina Bank	09/06/84
Corolla	The Bank of Currituck	10/22/90
Cove City	First–Citizens Bank & Trust Company	11/27/73
Cramerton	Branch Banking and Trust Company	10/05/81
Creedmoor	Central Carolina Bank and Trust Company	06/15/90
	The Fidelity Bank	09/18/91
Creswell	The East Carolina Bank	01/15/63
Dallas	Branch Banking and Trust Company	10/05/81
Davidson	United Carolina Bank	04/09/84
	Pines Branch (LSF)	08/04/88
Deep Run	Southern Bank and Trust Company	03/01/67
Denton	Central Carolina Bank and Trust Company	06/15/90
	First Bank	09/02/71
Denver	Lincoln Bank of North Carolina	01/21/85
	Triangle Office	06/25/86
Dobson	First–Citizens Bank & Trust Company	06/29/83
Duck	Centura Bank	11/05/90
Dudley	Southern Bank and Trust Company	10/22/79
Dunn	First–Citizens Bank & Trust Company	05/09/29
	Eastside Branch	07/12/82
	Plaza Branch	05/21/70
	Central Carolina Bank and Trust Company	06/15/90
	Standard Bank and Trust Company	09/06/88
	United Carolina Bank	05/01/81
	Cumberland Street Office	05/01/81
	Eastgate Branch	04/09/84
Durham	Branch Banking and Trust Company	07/01/85
	Lakewood Shopping Center Office	09/16/91
	Northgate Shopping Center Office	09/16/91
	South Square Office	08/24/87
	Central Carolina Bank and Trust Company	06/15/90
	Bethesda Branch	06/15/90
	Bragtown Branch	06/15/90
	Broad Street Branch	06/15/90
	Croasdaile Branch	06/15/90
	Erwin Road Branch	06/15/90
	Fayetteville Road Branch	06/15/90

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
	Forest Hills Branch	06/15/90
	Hillsborough Road Branch	06/15/90
	Homestead Market Branch	06/15/90
	Northgate Branch	06/15/90
	Oak Crossing Branch	06/15/90
	Operations Center (LSF)	06/15/90
	Riverview Branch	06/15/90
	South Square Kroger Branch	06/15/90
	South Square Loan Branch	06/15/90
	Triangle Park Branch	06/15/90
	Wellons Village Branch	06/15/90
	Centura Bank	
	Holloway Branch	11/05/90
	Main Branch	11/05/90
	North Duke Branch	11/05/90
	South Square Office	11/05/90
	First–Citizens Bank & Trust Company	
	Durham Main Office	10/02/91
	Independence Medical Park Office	11/16/92
	Guaranty State Bank	02/24/17
	Guess Road Office	05/08/78
	Roxboro Road Branch	07/03/89
	Westgate Shoping Center Branch	03/23/88
	Mechanics and Farmers Bank	07/01/08
	Duke Street Branch (LSF)	10/01/65
	Fayetteville Street Branch (LSF)	01/15/54
	The Village Bank	
	Northgate Branch	12/08/88
	Research Triangle Park Branch	12/18/91
	South Square Branch	12/16/86
East Flat Rock	First–Citizens Bank & Trust Company	10/15/74
Eden	Branch Banking and Trust Company	04/27/92
	First–Citizens Bank & Trust Company	11/12/74
Edenton	Centura Bank	
	Chowan Crossing Branch	11/05/90
	Main Branch	11/05/90
	Southern Bank and Trust Company	12/29/86
Elizabeth City	Branch Banking and Trust Company	
	Elizabeth City Main Office	11/18/91
	Centura Bank	
	Main Branch	11/05/90
	Mall Branch	11/05/90
	First–Citizens Bank & Trust Company	07/11/85
	Camden–Pasquotank Bank Branch	07/11/85
	West Ehringhaus Branch	07/11/85
	New East Bank of the Albemarle	05/18/90
Elizabethtown	United Carolina Bank	05/01/81

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
Elkin	**Yadkin Valley Bank and Trust Company**	10/16/68
	North Elkin Branch	08/14/89
Ellenboro	Branch Banking and Trust Company	10/05/81
Ellerbe	The Fidelity Bank	04/16/84
	United Carolina Bank	12/01/83
Elm City	Branch Banking and Trust Company	05/18/31
Enfield	Branch Banking and Trust Company	03/01/68
	Centura Bank	11/05/90
Engelhard	**The East Carolina Bank**	01/21/20
Erwin	Central Carolina Bank and Trust Company	06/15/90
	United Carolina Bank	05/01/81
Eureka	Branch Banking and Trust Company (LSF)	07/25/63
Fair Bluff	United Carolina Bank	05/01/81
Fairfield	The East Carolina Bank	06/14/73
Fairmont	United Carolina Bank	05/01/81
	Walnut Street Branch	05/01/81
Faison	Branch Banking and Trust Company	04/29/37
	Southern Bank and Trust Company	01/10/84
Faith	Farmers & Merchants Bank (LSF)	02/05/70
Fallston	Branch Banking and Trust Company	10/05/81
Farmville	Branch Banking and Trust Company	10/20/80
Fayetteville	Branch Banking and Trust Company	01/17/30
	Haymount Branch	11/14/50
	Methodist College Drive–In Branch	02/10/75
	Rowan Street Branch	11/01/60
	Tallywood Drive–In Branch	07/09/70
	Westwood Shopping Center Drive–In Branch	07/18/74
	Centura Bank	
	Bordeaux Branch	11/05/90
	Hope Mills Branch	11/05/90
	Main Branch	11/05/90
	Ramsey Street Branch	11/05/90
	Reilly Road Branch	11/05/90
	First–Citizens Bank & Trust Company	12/29/34
	Bordeaux Branch	09/21/64
	Boulevard Branch	06/13/56
	Cross Creek Mall Branch	03/10/75
	Haymount Branch	12/01/50
	Southside Branch	06/17/68
	Tokay Branch	06/20/66
	New East Bank of the Cape Fear	11/18/89
	State Bank	03/16/87
	Downtown Office	03/21/90
	Eutaw Office	12/06/91
	Village Drive Office	10/03/88
	United Carolina Bank	05/01/81
	Bordeaux Office	05/01/81
	Bragg Boulevard Branch	05/01/81

LSF - Limited Service Facility

Location	Name of Bank	Opened For Business
	Morganton Road Branch	03/09/92
	Ponderosa Branch Office	08/31/87
Fletcher	Branch Banking and Trust Company	03/03/86
	First–Citizens Bank & Trust Company	07/01/91
Forest City	Branch Banking and Trust Company	10/05/81
	Sandy Mush Branch	10/05/81
	Tri–City Mall Branch	10/05/81
	Carolina State Bank	09/23/91
	Centura Bank	
	Tri–City Mall Branch	12/31/91
	Community Bank & Trust Company	12/19/87
	First–Citizens Bank & Trust Company	09/09/87
	Tri–City Branch	03/26/74
Fort Bragg	First–Citizens Bank & Trust Company	02/23/39
	1st COSCOM Branch (LSF)	01/30/67
	Mallonee Branch (LSF)	02/15/66
	Pope Field Branch	05/15/56
	PX Branch	09/12/88
	82nd Airborne Division Branch	07/06/51
	Womack General Hospital Branch	05/01/74
Fountain	Branch Banking and Trust Company	12/15/60
Four Oaks	Centura Bank	11/05/90
	Four Oaks Bank & Trust Company	07/01/12
	Main Street Branch	01/13/86
Franklin	First–Citizens Bank & Trust Company	10/28/85
	Westgate Plaza Branch	08/14/89
Franklinton	First–Citizens Bank & Trust Company	06/15/31
Fremont	Branch Banking and Trust Company	02/01/38
	The Heritage Bank	12/28/84
Fuquay–Varina	Branch Banking and Trust Company	07/02/84
	The Fidelity Bank	08/11/09
	Sunset Plaza Branch	06/01/59
	Triangle Bank and Trust Company	01/03/89
Garner	First–Citizens Bank & Trust Company	
	Forest Hills Branch	09/24/60
	Triangle Bank and Trust Company	05/01/89
	United Carolina Bank	03/18/91
Gaston	Centura Bank	11/05/90
Gastonia	Branch Banking and Trust Company	10/05/81
	East Branch	10/05/81
	Franklin Avenue Branch	10/05/81
	Garrison Boulevard Branch	10/05/81
	Northwest Branch	10/05/81
	South Branch	10/05/81
	Union Road Branch	10/05/81
	29 West Branch	10/05/81
	First–Citizens Bank & Trust Company	
	Marietta Street Main Office	12/18/68

LSF - Limited Service Facility

Location	Name of Bank	Opened For Business
	South Gastonia Branch	03/10/64
	First Community Bank	09/15/87
	South New Hope Road Branch	09/17/88
	The East Branch	09/15/90
Gates	First–Citizens Bank & Trust Company	07/11/85
Gatesville	Southern Bank and Trust Company	12/29/86
Gibson	First Bank	03/05/88
Gibsonville	First–Citizens Bank & Trust Company	06/17/69
Goldsboro	Branch Banking and Trust Company	
	Goldsboro Main Office	02/25/29
	Eastgate Drive–In Branch	12/14/69
	Highway 70 Office	01/30/89
	First–Citizens Bank & Trust Company	04/11/61
	East Goldsboro Branch	01/02/69
	Pinewood Branch	10/23/84
	South Goldsboro Branch	04/17/67
	Wayne Memorial Branch	11/18/74
	New East Bank of Goldsboro	09/09/89
Goldston	Branch Banking and Trust Company	07/02/84
Graham	Branch Banking and Trust Company	07/02/84
	FirstSouth Bank	03/01/89
Grandy	The Bank of Currituck	01/10/73
Granite Falls	**Bank of Granite**	12/12/06
	First–Citizens Bank & Trust Company	10/28/85
Granite Quarry	**Farmers & Merchants Bank**	07/15/09
Grantham	Southern Bank and Trust Company	03/01/67
Greensboro	**Bankers Trust of North Carolina**	06/28/89
	Battleground Avenue Branch	07/15/92
	Heritage Greens (LSF)	12/31/90
	High Point Road Branch	07/15/92
	Irving Park Branch	03/09/89
	Market Street Branch	07/15/92
	Branch Banking and Trust Company	08/20/90
	Bessemer Avenue Branch	04/27/92
	Four Seasons Mall Branch	04/27/92
	Friendly Shopping Center Branch	04/27/92
	Guilford College Branch	04/27/92
	Palmer Plaza Branch	04/27/92
	Randleman Road Branch	04/27/92
	Central Carolina Bank and Trust Company	
	Adams Farm–Greensboro Branch	06/15/90
	Battleground Branch	06/15/90
	Carolina Circle Branch	06/15/90
	CCB–Airpark Branch	09/01/92
	Friendly Center Branch	06/15/90
	Greensboro Central Branch	06/15/90
	Centura Bank	
	Battleground Branch	11/05/90

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
	Main Branch	11/05/90
	West Market Branch	11/05/90
	First–Citizens Bank & Trust Company	
	Battleground Park Branch	09/16/63
	Bessemer ORD Branch	06/03/63
	Cone Boulevard Branch	10/28/74
	Downtown (Main) Office	04/01/61
	Friendly Center Branch	02/19/73
	Friendship Branch	03/05/73
	High Point Road Branch	02/06/89
	Market Center Branch	11/20/67
	Sedgefield Branch	10/01/65
	Southside Branch	12/18/67
	Triad Bank	10/29/82
	Battleground Branch	03/08/84
	Bessemer Branch	10/10/83
	Market Street Branch	11/04/82
	Stonesthrow Crossing Branch	04/17/89
Greenville	Branch Banking and Trust Company	
	Arlington Boulevard Office	02/20/74
	Greene Street Office	06/02/86
	Greenville Main Office	10/22/90
	Medical Branch	06/02/86
	Centura Bank	
	Boulevard Branch	11/05/90
	Main Branch	11/05/90
	Mall Branch	11/05/90
	Medical Park Branch	11/05/90
	The East Carolina Bank	
	Arlington Office	08/04/89
	First–Citizens Bank & Trust Company	03/28/85
	Downtown Branch	03/28/85
	Northwest Branch	03/28/85
	Southeast Office	12/08/86
	New East Bank of Greenville	11/11/89
	United Carolina Bank	
	Arlington Boulevard Branch	11/01/91
	Stantonsburg Road Branch	11/01/91
Grifton	Branch Banking and Trust Company	
	Grifton Main Office	09/16/91
	First–Citizens Bank & Trust Company	02/05/42
Grimesland	First–Citizens Bank & Trust Company	08/07/74
Halifax	Branch Banking and Trust Company	03/01/68
Hamlet	United Carolina Bank	12/01/83
Hampstead	Centura Bank	11/05/90
	Topsail State Bank	10/06/86
Harrells	First–Citizens Bank & Trust Company	09/23/69
Harrellsville	Centura Bank	11/05/90

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
Hatteras	The East Carolina Bank	04/05/63
Havelock	Branch Banking and Trust Company	05/04/81
	First–Citizens Bank & Trust Company	01/24/51
	Plaza Branch	03/09/81
Hays	Blue Ridge Bank	03/26/90
Hayesville	Citizens Bank	07/13/87
	Ingles Branch	06/01/92
Hazelwood	First–Citizens Bank & Trust Company	10/28/85
Henderson	Centura Bank	
	Main Branch	11/05/90
	Mall Branch	11/05/90
	First–Citizens Bank & Trust Company	12/20/72
Hendersonville	First–Citizens Bank & Trust Company	
	Church Street LSF	07/01/91
	Four Seasons Branch	07/01/91
	Hendersonville Main Office	07/01/91
	Kings (Roses) Plaza Branch	10/28/85
	Northgate Branch	11/11/85
	South Main Branch	07/01/91
	Southside Branch	07/01/91
	First Commercial Bank	03/13/89
Henrietta	First–Citizens Bank & Trust Company	02/01/71
Hertford	Centura Bank	11/05/90
Hickory	Bank of Granite	07/20/70
	Springs Road Office	10/01/85
	Viewmont Office	07/15/87
	Branch Banking and Trust Company	03/09/88
	Longview Branch	03/10/86
	First–Citizens Bank & Trust Company	10/17/62
	Highland Branch	07/08/68
	Southwest Branch	08/12/63
	Valley Hills Mall Office	11/11/85
	Viewmont Branch	05/11/70
	Peoples Bank	06/20/83
Hiddenite	Peoples Bank	12/12/88
High Point	Branch Banking and Trust Company	
	Archdale Branch	12/16/91
	Eastchester Drive Office	10/26/87
	High Point Main Office	08/20/90
	Westchester Office	10/02/89
	Central State Bank	03/18/26
	Central State Bank North	07/07/86
	Fairfield Branch	06/04/79
	First–Citizens Bank & Trust Company	
	Eastgate Branch	06/19/71
	Main Street Branch	09/24/90
	Northpoint Branch	09/24/90
	Westchester Drive Branch	11/19/70

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
	High Point Bank and Trust Company	09/02/05
	Eastchester Drive Office	09/14/88
	Fairfield Branch	06/25/66
	Main Drive–In Branch	05/06/86
	South Main Street Branch (LSF)	02/15/56
	Westchester Branch	05/01/72
Highlands	First–Citizens Bank & Trust Company	10/08/90
Hillsborough	Central Carolina Bank and Trust Company	06/15/90
	Hillsborough South Branch	08/27/90
	United Carolina Bank	11/16/89
Hobbsville	Centura Bank	11/05/90
Hobgood	Unity Bank & Trust Company	11/02/90
Holden Beach	United Carolina Bank	04/21/86
Holly Springs	The Fidelity Bank	05/01/78
Hookerton	First–Citizens Bank & Trust Company	12/02/66
Hope Mills	First–Citizens Bank & Trust Company	11/19/74
	Lumbee Guaranty Bank	06/17/91
Hudson	Bank of Granite	09/02/61
	First–Citizens Bank & Trust Company	11/11/85
Huntersville	Lincoln Bank of North Carolina	07/16/90
Indian Trail	United Carolina Bank	05/01/81
Jackson	Centura Bank	11/05/90
Jacksonville	Centura Bank	
	Main Branch	11/05/90
	Mall Branch	11/05/90
	First–Citizens Bank & Trust Company	01/02/37
	Onslow Mall Branch	10/26/71
	West Park Branch	11/11/85
	Western Boulevard Branch	06/10/74
	17 North Branch	05/11/92
	Topsail State Bank	08/01/90
Jamestown	Branch Banking and Trust Company	08/20/90
	Centura Bank	
	Adams Farm Branch	11/05/90
	High Point Bank and Trust Company	12/17/90
Jamesville	Branch Banking and Trust Company	11/12/73
Jefferson	Yadkin Valley Bank and Trust Company	09/15/86
Jonesville	Yadkin Valley Bank and Trust Company	06/23/71
Kannapolis	Cabarrus Bank of North Carolina, Inc.	
	Kannapolis Office	10/26/92
	First Bank	03/10/86
	Security Bank and Trust Company	03/06/50
	Boulevard Branch	11/25/68
Kenansville	United Carolina Bank	05/01/81
Kenly	The Heritage Bank	04/12/35
	Northside Drive–In Branch (LSF)	01/08/75
Kernersville	Central Carolina Bank and Trust Company	06/15/90
	Centura Bank	11/05/90

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
	First–Citizens Bank & Trust Company	09/11/84
King	First–Citizens Bank & Trust Company	06/29/83
	Old North State Bank	08/14/89
Kings Mountain	Branch Banking and Trust Company	10/05/81
	Carolina State Bank	04/05/91
	First–Citizens Bank & Trust Company	01/21/66
Kinston	Branch Banking and Trust Company	05/07/31
	Kinston Plaza Drive–In Branch	06/25/76
	Vernon Park Drive–In Branch	04/11/69
	First–Citizens Bank & Trust Company	
	Central Office	01/21/76
	Highway 258 North Branch	10/01/84
	Mall Branch	04/28/69
	Plaza Branch	09/19/66
	U.S. Highway 70 East Branch	10/20/50
Kitty Hawk	Branch Banking and Trust Company	
	Kitty Hawk Main Office	11/18/91
	Centura Bank	11/05/90
Knightdale	Branch Banking and Trust Company	05/05/87
	First–Citizens Bank & Trust Company	06/09/87
LaGrange	Southern Bank and Trust Company	09/24/71
Lake Waccamaw	United Carolina Bank	05/01/81
Landis	Security Bank and Trust Company	09/02/82
Lansing	First–Citizens Bank & Trust Company	10/28/85
Laurel Hill	First Bank	03/05/88
Laurinburg	First Bank	01/02/91
	First Scotland Bank	01/14/85
Lawndale	Branch Banking and Trust Company	10/05/81
Leland	United Carolina Bank	05/01/81
Lenoir	Bank of Granite	02/22/60
	Hibriten Office	11/18/91
	Whitnel Office	05/03/72
	First–Citizens Bank & Trust Company	11/11/85
Lewiston	Southern Bank and Trust Company	12/29/86
Lexington	Branch Banking and Trust Company	04/30/74
	Lexington State Bank	07/05/49
	East Lexington Branch	09/26/74
	North Lexington Branch	08/05/71
	South Lexington Branch	10/17/68
	South Main Branch	09/02/65
	Talbert Boulevard Branch	05/06/81
	West Side Branch	07/16/69
	Security Bank and Trust Company	
	West Center Street Office	09/21/70
Liberty	Branch Banking and Trust Company	07/02/84
	The Fidelity Bank	11/17/72
Lillington	Mid–South Bank and Trust Company	08/29/77

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
Lincolnton	**Lincoln Bank of North Carolina**	06/06/89
	Downtown Drive–In Facility	03/13/89
	Lincoln Center Office	10/27/89
	First–Citizens Bank & Trust Company	10/22/62
	Boger City Branch	01/12/67
Littleton	Branch Banking and Trust Company	03/01/68
	First–Citizens Bank & Trust Company	07/10/84
Locust	First Bank	12/31/83
Louisburg	First–Citizens Bank & Trust Company	01/02/33
	Bickett Boulevard Branch	10/20/50
	United Carolina Bank	05/01/81
Lowell	Branch Banking and Trust Company	10/05/81
Lucama	**The Heritage Bank**	11/01/16
Lumberton	Lumbee Guaranty Bank	02/09/89
	United Carolina Bank	05/01/81
	Biggs Park Branch	05/01/81
	West Fifth Street Branch	05/01/81
Macclesfield	Southern Bank and Trust Company	10/01/73
Madison	Branch Banking and Trust Company	04/27/92
	First–Citizens Bank & Trust Company	06/29/83
	Ayersville Road Branch (LSF)	06/23/83
	New Madison Tobacco Warehouse (LSF) (Seasonal)	06/29/83
	The Community Bank	05/07/90
Maggie Valley	Branch Banking and Trust Company	03/10/86
	First–Citizens Bank & Trust Company	08/19/86
Magnolia	Branch Banking and Trust Company	05/16/60
Maiden	First–Citizens Bank & Trust Company	10/28/85
	Peoples Bank	08/05/85
Manteo	Centura Bank	11/05/90
	The East Carolina Bank	06/23/69
Marion	Community Bank & Trust Company	07/29/89
	Marion Drive–In Branch	07/28/89
	First–Citizens Bank & Trust Company	
	Northside Office	10/28/85
Marshall	First–Citizens Bank & Trust Company	10/28/85
Marshville	First–Citizens Bank & Trust Company	09/24/90
	Security Bank and Trust Company	
	Auto Branch (LSF)	06/30/69
	Drive–In Branch Main Office	06/30/69
	United Carolina Bank	05/01/81
Matthews	Bank of Union	04/01/86
	Matthews Branch	08/10/92
	Branch Banking and Trust Company	06/30/76
	Plantation Estates Branch (LSF)	02/06/89
	Central Carolina Bank and Trust Company	12/04/92
	First–Citizens Bank & Trust Company	
	Matthews Township Parkway Branch	01/02/91

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
	Security Bank and Trust Company	
	Matthews Downtown Office	11/04/71
	United Carolina Bank	
	Independence Boulevard Branch	06/04/81
	South Mecklenburg Branch	05/01/81
Maury	Southern Bank and Trust Company	11/03/81
Maxton	First Scotland Bank	02/05/85
Maysville	First-Citizens Bank & Trust Company	01/25/52
Mebane	Central Carolina Bank and Trust Company	06/15/90
	FirstSouth Bank	02/19/91
Micro	Branch Banking and Trust Company	12/18/61
Middlesex	The Heritage Bank	02/06/84
	Unity Bank & Trust Company	11/02/90
Midway Township (Davidson Co.)	Lexington State Bank	
	Midway Branch	05/17/73
Mint Hill	Branch Banking and Trust Company	11/21/80
	First-Citizens Bank & Trust Company	09/24/90
	United Carolina Bank	05/01/81
Mocksville	Branch Banking and Trust Company	
	North Mocksville Office	12/04/67
	Willow Oak Shopping Center Branch	09/16/80
	Central Carolina Bank and Trust Company	
	Mocksville Boone Plaza Branch	06/15/90
	Mocksville Main Branch	06/15/90
	Security Bank and Trust Company	09/17/90
Moncure	Mid-South Bank and Trust Company	01/03/84
Monroe	**Bank of Union**	10/14/85
	Skyway Drive Branch	08/12/88
	Security Bank and Trust Company	11/07/60
	Five Points Branch (LSF)	10/14/63
	Old Charlotte Highway Office	07/25/81
	Union Village Office	07/23/73
	First-Citizens Bank & Trust Company	
	Monroe Main Branch	09/24/90
	Dickerson Branch	09/24/90
	United Carolina Bank	
	Lancaster Avenue Shopping Center Branch	05/01/81
	Monroe Mall Branch I	05/01/81
	Monroe Mall Branch II	05/01/81
	Motor Branch	05/01/81
	North Main Street Branch	05/01/81
	Plaza Branch	05/01/81
	Roosevelt Boulevard Branch	05/01/81
Mooresville	Lincoln Bank of North Carolina	11/27/89
	Port Village Office	03/16/88
	The Bank of Iredell	04/19/84
	Lakeside Branch	04/04/88
	Security Bank and Trust Company	09/12/88

LSF - Limited Service Facility

Location	Name of Bank	Opened For Business
Morehead City	Branch Banking and Trust Company	07/30/84
	Morehead Plaza Branch	07/03/75
	Centura Bank	
	Atlantic Beach Branch	11/05/90
	Main Branch	11/05/90
	First–Citizens Bank & Trust Company	02/21/34
	The Center Branch	03/29/71
	Parkway Branch	08/15/66
Morganton	Bank of Granite	07/10/89
	First–Citizens Bank & Trust Company	03/19/75
Morrisville	First–Citizens Bank & Trust Company	
	Raleigh/Durham Airport Branch	05/23/88
	The Fidelity Bank	08/05/85
Mount Airy	Centura Bank	11/05/90
	First–Citizens Bank & Trust Company	07/16/74
	The Community Bank	03/30/88
Mount Gilead	The Fidelity Bank	04/12/73
Mount Holly	Branch Banking and Trust Company	10/05/81
Mount Olive	**Southern Bank and Trust Company**	03/03/36
	Park Avenue Branch	03/01/67
Moyock	**The Bank of Currituck**	10/14/20
Murfreesboro	Centura Bank	11/05/90
	Southern Bank and Trust Company	12/29/86
Murphy	**Citizens Bank**	07/12/83
	First–Citizens Bank & Trust Company	
	Murphy Main Office	09/26/89
	Peachtree Branch	02/24/92
Nags Head	Centura Bank	11/05/90
	Village Mall Branch	11/05/90
	The East Carolina Bank	04/29/71
Nashville	Centura Bank	
	East Branch (LSF)	11/05/90
	Main Branch	11/05/90
	First–Citizens Bank & Trust Company	
	Nashville Main Office	07/30/91
New Bern	Branch Banking and Trust Company	01/30/84
	Glenburnie Road Branch	08/06/80
	Highway 17 South	10/29/87
	Neuse Boulevard Office	06/21/62
	Centura Bank	
	New Bern Office	12/17/92
	First–Citizens Bank & Trust Company	02/05/34
	East 70 Branch	08/28/67
	Finance Branch	10/20/40
	Twin Rivers Mall Branch	02/19/73
	New East Bank of New Bern	06/14/91
	United Carolina Bank	
	Berne Square Branch	11/01/91

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
	New Bern Main Office	11/01/91
Newland	**Avery County Bank**	11/05/13
	Centura Bank	09/13/91
Newport	First–Citizens Bank & Trust Company	06/02/52
	Howard Boulevard Branch	11/29/82
Newton	Bank of Granite	02/01/84
	First–Citizens Bank & Trust Company	10/28/85
	Abernethy Village Branch (LSF)	01/08/90
	Peoples Bank	10/06/86
	Newton–Conover Branch	04/30/64
Newton Grove	First–Citizens Bank & Trust Company	
	Circle Plaza Branch	09/24/79
	United Carolina Bank	05/01/81
Norlina	Centura Bank	11/05/90
North Wilkesboro	First–Citizens Bank & Trust Company	05/29/73
	Yadkin Valley Bank and Trust Company	08/01/84
Norwood	Bank of Stanly	04/13/87
	Security Bank and Trust Company	09/10/46
Oakboro	Security Bank and Trust Company	01/02/47
Oakdale	United Carolina Bank	05/01/81
Oak City	Branch Banking and Trust Company	10/20/80
Ocean Isle Beach	United Carolina Bank	07/23/84
Ocracoke	The East Carolina Bank	05/04/78
Old Fort	Branch Banking and Trust Company	03/03/86
Oriental	First–Citizens Bank & Trust Company	12/14/72
Oteen	First–Citizens Bank & Trust Company	10/13/70
Oxford	Central Carolina Bank and Trust Company	
	Oxford–Granville Corners Branch	06/15/90
	Oxford Main Branch	06/15/90
	Centura Bank	11/05/90
	The Fidelity Bank	02/03/92
	Granville United Bank	07/05/90
Parkton	United Carolina Bank	12/03/87
Peachland	United Carolina Bank	05/01/81
Pembroke	**Lumbee Guaranty Bank**	12/22/71
Pikeville	Branch Banking and Trust Company	11/21/49
Pilot	First–Citizens Bank & Trust Company	09/01/81
Pilot Mountain	Centura Bank	
	Main Branch	11/05/90
	The Community Bank	03/23/87
	First–Citizens Bank and Trust Company	03/28/85
Pine Bluff	First Bank	05/21/84
Pinehurst	Branch Banking and Trust Company	07/02/84
	First Bank	04/13/82
	Mid–South Bank and Trust Company	08/10/78
	Mid–South Village Office	10/12/81
	United Carolina Bank	04/08/91
Pine Level	**Bank of Pine Level**	01/09/07

LSF - Limited Service Facility

Location	Name of Bank	Opened For Business
Pinetops	Centura Bank	11/05/90
Pineville	Branch Banking and Trust Company	12/01/86
	First–Citizens Bank & Trust Company	
	Carmel Commons Branch	09/24/90
	United Carolina Bank	05/01/81
Pink Hill	First–Citizens Bank & Trust Company	08/16/46
Pittsboro	Central Carolina Bank and Trust Company	
	Fearrington Branch	06/15/90
	Pittsboro Main Branch	06/15/90
	Pittsboro West Street Branch	06/15/90
	First–Citizens Bank & Trust Company	04/08/70
Plymouth	Branch Banking and Trust Company	01/29/25
	Plymouth Plaza Drive–In Branch	09/09/66
	Centura Bank	11/05/90
	Southern Bank and Trust Company	03/10/82
Polkton	Security Bank and Trust Company	01/23/69
Polkville	First–Citizens Bank & Trust Company	03/19/74
Princeton	Branch Banking and Trust Company	12/18/61
	First–Citizens Bank & Trust Company	12/09/86
Raeford	The Fidelity Bank	10/26/92
	United Carolina Bank	03/01/82
	Sunset Drive–In Branch (LSF)	03/01/82
Raleigh	Branch Banking and Trust Company	
	Capital Boulevard Office	09/11/72
	Colony Center Drive–In Branch	11/15/71
	Crabtree Valley Branch	08/16/71
	Creedmoor Road Branch	11/20/85
	North Ridge Branch	01/06/87
	Raleigh Main Office	05/10/65
	State University Office	09/10/62
	Wake Forest Road Drive–In Branch	08/23/65
	Central Carolina Bank and Trust Company	
	Falls Village Branch	06/15/90
	Holly Park Branch	06/15/90
	North Boulevard Branch	06/15/90
	Six Forks Branch	06/15/90
	South Hills Branch	06/15/90
	Stonehenge Branch	12/14/92
	Townridge Square Branch	06/15/90
	Tryon Hills Branch	06/15/90
	Wakefield Branch	06/15/90
	Centura Bank	
	Ashton Square Branch	11/05/90
	Cameron Village Branch	11/05/90
	Creedmoor Branch	11/05/90
	Falls Branch	11/05/90
	Lake Boone Office	03/09/92
	Main Branch	11/05/90

LSF - Limited Service Facility

Location	Name of Bank	Opened For Business
	North Hills Office	11/05/90
	North Ridge Office	03/09/92
	Oberlin Road Office	03/09/92
	Pleasant Valley Branch	11/05/90
	Six Forks Station Branch	11/15/90
	Tryon Hills Office	03/09/92
	The Fidelity Bank	05/22/72
	Swift Creek Branch	09/09/91
	First-Citizens Bank & Trust Company	12/29/34
	Cameron Village Branch	06/01/60
	Falls of Neuse Branch	09/24/90
	Five Points Branch	07/01/74
	Longview Branch	04/24/57
	Mini City Branch	11/15/82
	Mission Valley Office	03/19/73
	Mordecai-Oakwood Branch	01/22/51
	North Boulevard Branch	07/23/56
	North Hills Branch	11/02/64
	Oak Park Drive-Up (LSF)	04/25/91
	Olde Raleigh Branch	07/15/91
	Ridgewood Branch	10/18/60
	Stonehenge Branch	06/02/86
	Wainwright Center Branch	12/02/74
	West Side Branch	09/01/48
	Mechanics and Farmers Bank	01/06/23
	Rock Quarry Road Branch	06/23/77
	Triangle Bank and Trust Company	01/04/88
	Cameron Village Branch	07/15/92
	United Carolina Bank	05/01/81
	Barrett Drive Branch	09/01/84
	Brentwood Road Branch	05/01/81
	Cameron Village Branch	09/01/84
	Crabtree Valley Branch	09/01/84
	Falls Village Branch	09/01/84
	Mini-City Branch	07/15/81
	Stonehenge Market Branch	04/08/86
Ramseur	Branch Banking and Trust Company	07/02/84
	First-Citizens Bank & Trust Company	09/01/87
Randleman	Randolph Bank & Trust Company	08/30/88
Ranlo	Branch Banking and Trust Company	10/05/81
Red Oak	Unity Bank & Trust Company	10/01/90
Reidsville	Branch Banking and Trust Company	04/27/92
	First-Citizens Bank & Trust Company	05/26/67
Research Triangle Park	Centura Bank	
	Research Triangle Office	03/09/92
	First-Citizens Bank & Trust Company	03/29/72
Rich Square	Centura Bank	11/05/90
Richfield	First Bank	03/03/86

LSF - Limited Service Facility

Location	Name of Bank	Opened For Business
Richlands	First–Citizens Bank & Trust Company	11/23/36
Riegelwood	United Carolina Bank	05/01/81
Roanoke Rapids	Branch Banking and Trust Company	
	Park Plaza Drive–In Branch	03/17/70
	Roanoke Rapids Main Office	06/03/74
	Centura Bank	
	Downtown Branch	11/05/90
	Main Branch	11/05/90
	Oakland Branch	11/05/90
	First–Citizens Bank & Trust Company	01/03/55
	Tenth Street Branch	05/29/67
Robbins	The Fidelity Bank	06/01/70
	First Bank	11/04/69
Robersonville	Southern Bank and Trust Company	07/16/71
Rockingham	First Scotland Bank	11/15/86
	Richmond County (LSF)	12/06/90
	The Fidelity Bank	08/28/89
	United Carolina Bank	
	Central Branch	12/01/83
	Tri–City Drive–In Branch	12/01/83
	Watson Heights Branch	12/01/83
Rockwell	Farmers & Merchants Bank	08/12/70
Rocky Mount	Branch Banking and Trust Company	07/15/85
	Winstead Avenue Office	11/30/87
	Centura Bank	11/05/90
	Benvenue Branch	11/05/90
	North Branch	11/05/90
	Oakwood Branch	11/05/90
	Raleigh Road Branch	11/05/90
	South Branch (LSF)	11/05/90
	Tarrytown Branch	11/05/90
	Westridge Branch	11/05/90
	Westridge Express (LSF)	11/05/90
	First–Citizens Bank & Trust Company	10/06/71
	Unity Bank & Trust Company	09/05/89
	North Winstead Office	08/18/92
Rolesville	Central Carolina Bank and Trust Company	06/15/90
Roper	Branch Banking and Trust Company	05/06/63
Roseboro	First–Citizens Bank & Trust Company	09/30/31
	Lakewood Branch	11/15/77
Rose Hill	United Carolina Bank	05/01/81
Roxboro	Branch Banking and Trust Company	
	Roxboro Main Office	09/16/91
	Central Carolina Bank and Trust Company	
	North Madison Boulevard Branch	06/15/90
	Roxboro Main Branch	06/15/90
	South Madison Boulevard	06/15/90
	Centura Bank	11/05/90

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
Roxobel	Southern Bank and Trust Company	12/23/69
Rural Hall	Central Carolina Bank and Trust Company	06/15/90
	First–Citizens Bank & Trust Company	12/15/81
	Expressway Branch	12/15/81
	Old North State Bank	02/01/91
Rutherfordton	Branch Banking and Trust Company	10/05/81
	Washington Street Branch	10/05/81
	Centura Bank	12/31/91
	Community Bank & Trust Company	11/27/87
Saint Pauls	Lumbee Guaranty Bank	06/17/91
	United Carolina Bank	05/01/81
Salisbury	Farmers & Merchants Bank	
	North Main Street Office	11/07/83
	West Salisbury Branch	05/21/73
	First–Citizens Bank & Trust Company	09/24/90
	Security Bank and Trust Company	03/15/15
	East Innes Branch	03/21/68
	Hospital Branch	01/26/84
	South Office	03/29/71
	Statesville Road Office	08/24/72
	201 S. Main Street Branch	07/23/73
	West Innes Branch	10/06/62
Salter Path	First–Citizens Bank & Trust Company	04/18/83
Saluda	First–Citizens Bank & Trust Company	03/28/67
Sandy Ridge	The Community Bank	03/06/89
Sanford	Branch Banking and Trust Company	07/02/84
	Kendale Plaza Office	07/02/84
	First–Citizens Bank & Trust Company	10/08/68
	Mid–South Bank and Trust Company	06/27/74
	Horner Boulevard Branch	06/17/76
	Lee Avenue (LSF)	12/30/92
	Midtown Office	12/30/92
	Triangle Bank and Trust Company	06/01/92
Scotland Neck	Branch Banking and Trust Company	03/01/68
	Unity Bank & Trust Company	11/02/90
Seaboard	Unity Bank & Trust Company	10/01/90
Selma	Branch Banking and Trust Company	01/03/28
	First–Citizens Bank & Trust Company	10/15/68
Seven Springs	Southern Bank and Trust Company	03/01/67
Shallotte	United Carolina Bank	08/13/84
	South Branch	05/01/81
Sharpsburg	Unity Bank & Trust Company	11/02/90
Shelby	Branch Banking and Trust Company	10/05/81
	Market Place Office	10/05/81
	South DeKalb Branch	10/05/81
	Carolina State Bank	04/01/91
	First–Citizens Bank & Trust Company	10/08/68

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
Siler City	Branch Banking and Trust Company	07/02/84
	Centura Bank	11/05/90
Sims	The Heritage Bank	08/01/72
Smithfield	Bank of Pine Level	12/29/86
	Branch Banking and Trust Company	07/02/84
	Centura Bank	11/05/90
	First–Citizens Bank & Trust Company	04/26/29
	Finance Branch	10/20/50
	Finance Drive–In Branch	02/16/88
	North Second Street Branch	09/24/90
	Pine Needle Branch	11/12/79
	Rose Manor Branch	02/10/69
	South Smithfield Branch (LSF)	07/16/68
	Four Oaks Bank & Trust Company	06/17/91
Smyrna	First–Citizens Bank & Trust Company	04/07/82
Sneads Ferry	First–Citizens Bank & Trust Company	07/12/71
Snow Hill	First–Citizens Bank & Trust Company	07/30/71
Southern Pines	Branch Banking and Trust Company	07/02/84
	First–Citizens Bank & Trust Company	03/18/75
	Mid–South Bank and Trust Company	01/21/88
	United Carolina Bank	11/01/91
Southern Shores	The East Carolina Bank	05/11/84
Southport	First–Citizens Bank & Trust Company	09/07/71
	United Carolina Bank	05/01/81
	Sawdust Trail Branch	05/01/81
Sparta	**Blue Ridge Bank**	10/15/87
	First–Citizens Bank & Trust Company	12/01/72
Spencer	Security Bank and Trust Company	03/12/45
Spindale	Branch Banking and Trust Company	10/05/81
Spring Hope	First–Citizens Bank & Trust Company	11/17/34
	Unity Bank & Trust Company	11/02/90
Spring Lake	Centura Bank	11/05/90
	Mid–South Bank and Trust Company	
	Anderson Creek Branch	10/09/89
Spruce Pine	First Commercial Bank	12/10/84
Stanley	Branch Banking and Trust Company	10/05/81
	Security Bank and Trust Company	12/16/85
Stanleyville	First–Citizens Bank & Trust Company	12/15/81
Stantonsburg	Branch Banking and Trust Company	11/16/59
Star	The Fidelity Bank	06/01/70
Statesville	**The Bank of Iredell**	06/08/83
	Branch Banking and Trust Company	
	Signal Hill Drive–In Branch	11/11/74
	Statesville Main Office	12/31/70
	West Statesville Branch	12/31/70
	First–Citizens Bank & Trust Company	12/15/87
	Signal Hill Branch	02/27/74
	West Front Street Branch	10/28/85

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
Stedman	First–Citizens Bank & Trust Company	10/05/65
Stokes	Southern Bank and Trust Company	03/08/74
Stokesdale	Central Carolina Bank and Trust Company	06/15/90
	First–Citizens Bank & Trust Company	06/29/83
Summerfield	Central Carolina Bank and Trust Company	06/15/90
Sunbury	First–Citizens Bank & Trust Company	07/11/85
Swan Quarter	The East Carolina Bank	03/14/35
Swansboro	First–Citizens Bank & Trust Company	07/02/55
Sylva	Community Bank & Trust Company	01/24/91
	First–Citizens Bank & Trust Company	10/28/85
Tabor City	United Carolina Bank	05/01/81
	701 North Branch	05/01/81
Tar Heel	United Carolina Bank	05/01/81
Tarboro	Branch Banking and Trust Company	10/20/80
	North Tarboro Branch	10/20/80
	West Tarboro Branch	10/20/80
	Centura Bank	11/05/90
	First–Citizens Bank & Trust Company	06/13/88
	Unity Bank & Trust Company	11/02/90
Taylorsville	Blue Ridge Bank	10/16/89
Thomasville	**Bank of North Carolina**	12/03/91
	Branch Banking and Trust Company	08/20/90
	South Office	07/20/92
	Thomasville Main Office	07/20/92
	First–Citizens Bank & Trust Company	11/23/71
	Thomasville Main Branch	02/19/65
	Lexington State Bank	07/01/87
Trenton	Branch Banking and Trust Company	12/20/34
Troutman	The Bank of Iredell	04/17/89
Troy	**First Bank**	02/08/35
	Montgomery Square Branch	06/23/86
	Motor Bank Branch (LSF)	01/25/73
	North Main Street Branch	06/16/67
	Southside Office (LSF)	08/09/76
	The Fidelity Bank	
	Main Street (LSF)	06/01/70
	West Troy Branch	04/04/77
Tryon	First–Citizens Bank & Trust Company	
	Tryon Main Office	07/01/91
Turkey	First–Citizens Bank & Trust Company	12/09/71
Tyro	Security Bank and Trust Company	
	West Davidson Office	10/19/77
Union Grove	The Community Bank	09/29/90
Vass	Branch Banking and Trust Company	07/02/84
	First Bank	07/31/87
Wadesboro	Security Bank and Trust Company	
	Main Wadesboro Branch	10/08/90

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
	United Carolina Bank	
	Anson Station Branch	05/01/81
	Drive–In Branch	05/01/81
Wagram	First Bank	03/05/88
Walkertown	Centura Bank	11/05/90
Wake Forest	Central Carolina Bank and Trust Company	
	Market at Wake Forest Branch	06/15/90
	Wake Forest Branch	06/15/90
	The Fidelity Bank	07/22/71
	United Carolina Bank	01/29/90
Wallace	Branch Banking and Trust Company	08/30/33
	Norwood Street Drive–in Branch	02/02/72
	United Carolina Bank	05/01/81
Wallburg	Lexington State Bank	12/21/92
Walnut Cove	First–Citizens Bank & Trust Company	06/29/83
Wanchese	The East Carolina Bank	04/06/84
Warrenton	Branch Banking and Trust Company	12/20/76
	Market Street Drive–In Branch (LSF)	10/06/81
	First–Citizens Bank & Trust Company	05/21/74
Warsaw	Branch Banking and Trust Company	05/24/26
	Southern Bank and Trust Company	03/01/67
Washington	First–Citizens Bank & Trust Company	09/07/71
	Mid–Town Branch	10/22/73
Waxhaw	Bank of Union	06/03/89
	United Carolina Bank	05/01/81
Waynesville	First–Citizens Bank & Trust Company	
	Waynesville Branch	06/23/87
Weaverville	First Commercial Bank	
	Weaverville Plaza Branch	10/09/89
Welcome	Lexington State Bank	07/09/58
Weldon	Branch Banking and Trust Company	03/01/68
	First–Citizens Bank & Trust Company	01/07/70
Wendell	First–Citizens Bank & Trust Company	02/19/68
West Concord	Security Bank and Trust Company	04/27/70
West End	Branch Banking and Trust Company	07/02/84
	First Bank	09/20/78
West Jefferson	Centura Bank	09/13/91
	First–Citizens Bank & Trust Company	11/11/85
	Drive–In Branch	11/11/85
	Yadkin Valley Bank and Trust Company	03/01/88
Whitakers	Unity Bank & Trust Company	11/02/90
Whiteville	**United Carolina Bank**	05/01/81
	Courthouse Branch	07/23/84
	Railroad Plaza Branch	05/01/81
	Whiteville Plaza Branch	05/01/81
Wilkesboro	Yadkin Valley Bank and Trust Company	11/06/91
Williamston	Branch Banking and Trust Company	02/13/30
	Washington Street Drive–In Office	09/01/66

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
	First–Citizens Bank & Trust Company	06/12/73
Wilmington	Branch Banking and Trust Company	10/18/84
	17th Street Office	01/07/91
	Central Carolina Bank and Trust Company	
	Hospital Branch	10/28/91
	Ogden Branch	10/28/91
	Oleander Drive Branch	06/15/90
	Wilmington–Central Lending Branch	06/15/90
	Wilmington Landfall Branch	06/15/90
	Centura Bank	
	College Road Branch	08/01/91
	Main Branch	11/05/90
	Market Street Branch	11/05/90
	Murraysville Branch	11/05/90
	Oleander Branch	11/05/90
	17th Street Branch	11/05/90
	Wrightsville Beach Branch	11/05/90
	First–Citizens Bank & Trust Company	05/17/60
	Long Leaf Branch	11/13/72
	Market Plaza Branch	03/19/70
	Medical Center Branch	11/27/90
	132 North Branch	01/14/85
	Oleander Branch	08/25/80
	Plaza East Branch	09/19/78
	New East Bank of the Cape Fear	
	Downtown Wilmington Branch	01/31/92
	Wilmington Branch	01/31/92
	Topsail State Bank	
	Ogden Branch	12/12/88
	United Carolina Bank	05/01/81
	North Seventeen Branch (Market Street)	05/01/81
	Ogden Branch	05/01/81
	Oleander Branch	05/01/81
	South 17th Street Branch (Hospital)	08/26/81
Wilson	**Branch Banking and Trust Company**	01/01/19
	Five Points Branch (LSF)	07/09/51
	Medical Center Branch	08/16/58
	West Nash Street Branch	10/22/57
	Centura Bank	
	Main Branch	11/05/90
	Regency Park Branch	11/05/90
	First–Citizens Bank & Trust Company	03/15/61
	Parkwood Office	07/16/63
	West Nash Road Office	06/01/83
	The Heritage Bank	05/21/90
Windsor	First–Citizens Bank & Trust Company	06/13/88
	Southern Bank and Trust Company	10/06/69
Wingate	Security Bank and Trust Company	01/17/86

LSF – Limited Service Facility

Location	Name of Bank	Opened For Business
Winston–Salem	Branch Banking and Trust Company	02/27/84
	Jonestown Road Office	07/27/87
	North Point Branch	01/18/88
	Silas Creek Parkway Office	03/10/86
	Stratford Road Office	10/12/87
	Central Carolina Bank and Trust Company	
	Jonestown Road Branch	03/04/91
	Medical Park Branch	06/15/90
	Thruway Branch	06/15/90
	Winston–Salem Central Lending Branch	06/15/90
	Centura Bank	
	Jonestown Branch	11/05/90
	Main Branch	11/05/90
	Silas Creek Parkway Branch	11/05/90
	University Branch	11/05/90
	First–Citizens Bank & Trust Company	03/02/72
	Brookridge Branch (LSF)	09/01/89
	Country Club Road Branch	09/07/73
	Healy Drive Branch	09/24/90
	Parkview Center Branch	12/01/72
	Reynolda Road Branch	09/24/90
	Mechanics and Farmers Bank	09/19/81
	Salem Trust Bank	03/03/86
	Triad Bank	
	North Point Branch	06/21/85
	Stratford Road Office	05/27/86
Winterville	First–Citizens Bank & Trust Company	03/28/85
Winton	Southern Bank and Trust Company	12/29/86
Woodland	Centura Bank	11/05/90
Wrightsville Beach	United Carolina Bank	07/05/89
Yadkinville	Central Carolina Bank and Trust Company	
	Yadkin Plaza Branch	06/15/90
	Yadkinville Branch	06/15/90
Yaupon Beach	First–Citizens Bank & Trust Company	06/09/86
	United Carolina Bank	05/01/81
Youngsville	Central Carolina Bank and Trust Company	06/15/90
Zebulon	Central Carolina Bank and Trust Company	06/15/90
	Centura Bank	
	Main Branch	11/05/90
	Zebulon Express LSF	03/09/92
	First–Citizens Bank & Trust Company	11/11/87

LSF - Limited Service Facility

DIRECTORY OF BANK HOLDING COMPANIES

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS

MAY 20, 1775

APRIL 12, 1776

BANK HOLDING COMPANIES REGISTERED WITH THE COMMISSIONER OF BANKS

December 31, 1992

In alphabetical order including a listing of bank and nonbank subsidiaries (direct and indirect) operating within the State of North Carolina)

REGISTRATION OF BANK HOLDING COMPANIES

Article 18 of Chapter 53 of the General Statutes of North Carolina, entitled the Bank Holding Company Act of 1984, as amended sets forth the criteria for registration requirements for bank holding companies having subsidiaries doing business within the State of North Carolina. G.S. 53-227 states that every bank holding company, not later than July 1, 1985, or within 180 days after becoming a bank holding company controlling a North Carolina federally or State-chartered bank, or controlling a nonbank subsidiary having offices located within the State, shall register with the Commissioner of Banks on an annual basis.

NORTH CAROLINA BANK HOLDING COMPANIES

Organizational changes are not submitted to the Banking Commission within the fiscal year.

Corporation Name	Location
Bank of Granite Corporation	Granite Falls
Bank of Granite	
BarclaysAmericanCorporation	Charlotte
A. F. Real Estate Holdings, Inc.	
American Realty and Investment Company	
BarclaysAmerican/Commercial Services Group, Inc.	
BarclaysAmerican/Mortgage Corporation	
Barclays Business Credit, Inc.	
Barclays Commercial Corporation	
Barclays Leasing, Inc.	
Eagle Real Estate Holdings, Inc.	
S. P. Real Estate Holdings, Inc.	
BB&T Financial Corporation	Wilson
Branch Banking and Trust Company	
Carba Realty, Inc.	
150 Corporation	
Peoples Federal Savings Bank of Thomasville	
BTNC Corp.	Greensboro
BT Financial Corp	
Bankers Trust of North Carolina	

Corporation Name	Location
Carolina First BancShares, Inc.	Lincolnton
Cabarrus Bank of North Carolina	
Carolina First Mortgage Corp.	
Lincoln Bank of North Carolina	
North State Insurance Agency, Inc.	
CCB Financial Corporation	Durham
CCB Investment and Insurance Service Corporation	
Central Carolina Bank and Trust Company	
Republic Bank and Trust Company	
Southland Associates, Inc.	
Centura Banks, Inc.	Rocky Mount
CBNC, Inc.	
CBRM, Inc.	
Centura Bank	
Centura Bank Insurance Services, Inc.	
Mid–South Bank	
PEPCO	
Community BancShares Inc.	North Wilkesboro
Wilkes National Bank, Inc.	
Crown National Bancorporation, Inc.	Charlotte
Crown National Bank	
Crown National Leasing Company	
F & M Financial Corporation	Granite Quarry
F & M Investment Co., Inc.	
F & M Services Inc.	
Farmers & Merchants Bank	
Fidelity BancShares, (N.C.), Inc.	Fuquay–Varina
The Fidelity Bank	
First Bancorp	Troy
First Bank	
First Recovery	
Montgomery Data Services, Inc.	
First Charlotte Financial Corporation	Charlotte
FCB Investments Corporation	
FCB Properties, Inc.	
Family Home Mortgage Network, Inc.	
First Charlotte Bank and Trust Company	
First Charlotte Leasing Company	
First Charlotte Mortgage Company	
First Greensboro Mortgage Company	

Corporation Name	Location
First Raleigh Mortgage Company	
First Charter Corporation	Concord
First Charter National Bank	
First Citizens BancShares, Inc.	Raleigh
American Guaranty Insurance Company	
Atlantic Resorts Incorporated	
Catawba SavShares, Inc.	
First Citizens Bank & Trust Company	
First Citizens Mortgage Company	
Neuse, Incorporated	
Second Western Corporation	
Triangle Life Insurance Company	
First Commercial Holding Corporation	Asheville
Commercial Title Insurance Agency Company	
First Commercial Bank	
First Union Corporation	Charlotte
Capitol Credit Plan of North Carolina, Inc.	
Capitol Finance Group, Inc.	
Capitol Mortgage Plan Corporation	
First Union Brokerage Services, Inc.	
First Union Commercial Corporation	
First Union Futures Corporation	
First Union Home Equity Corporation	
First Union Mortgage Corporation	
First Union National Bank	
General Financial Agency, Inc.	
Tryon Management, Inc.	
FNB Corp.	Asheboro
The First National Bank of Randolph County	
FNB Financial Services Corporation	Reidsville
First National Bank of Reidsville	
High Point Bank Corporation	High Point
High Point Bank and Trust Company	
LSB Bancshares, Inc.	Lexington
Lexington State Bank	
Peoples Finance Company of Lexington	
NationsBank Corporation	Charlotte
Carolina Mountain Holding Company	
MAR, Inc.	
Multi-State Properties, Inc.	

Corporation Name	Location
Nations Banc Capital Markets, Inc.	
Nations Banc Charlotte Center, Inc.	
Nations Banc Charter Associates	
Nations Banc Community Development Corporation	
Nations Banc Lease Investments, Inc.	
Nations Banc Leasing Corporation of North Carolina	
Nations Banc National Bank of North Carolina	
Nations Banc SBIC Corporation	
Nations Banc Securities, Inc.	
Nations Banc Texas Bancorporation, Inc.	
Nations Banc Venture Corporation	
NCH Associates	
NCNB Corporate Services, Inc.	
NCNB Equity Corporation	
NCNB Futures Corporation	
NCNB Lease Finance	
NCNB Lease Offshore, Inc.	
NCNB Lease International, Inc.	
NCNB Overseas Corporation	
NCNB Properties, Inc.	
Superior Life Insurance Company	
TIM, Inc.	
New East Bancorp.	Selma
New East Bank of Goldsboro	
New East Bank of Greenville	
New East Bank of the Cape Fear	
New East Bank of the Albemarle	
New East Bank of New Bern	
New East Facilities, Inc.	
Piedmont BancShares Corporation	Winston–Salem
Enterprise National Bank of the Piedmont	
Security Capital Bancorp	Salisbury
Citizens Savings, FSB	
Estates Development Corporation	
First Cabarrus Corporation	
First Security Credit Corporation	
Home Federal Savings Bank	
Omni Bank, FSBSecurity Bank and Trust Company	
Southern Bancshares (N.C.) Inc.	Mount Olive
Goshen, Inc.	
Southern Bank & Trust Company	
Southern National Corporation	Lumberton
Fay–Charl Corporation	
Southern International Corp	
Southern National Bank of North Carolina	
Southern National Leasing Corp	
Southern National Mortgage Company	
Southern National Savings Corporation	

Corporation Name	Location
Unified Investors Life Insurance Company	
Triangle Bancorp, Inc.	Raleigh
Triangle Bank and Trust Company	
Triangle Bank Leasing Company	
United Carolina Bancshares Corporation	Whiteville
UCB Facilities Corporation	
UCB Financial Services Corporation	
UCB Investor Services, Inc.	
United Carolina Bank	
United Premium Services, Inc.	
Wachovia Corporation	Winston-Salem
City Loans, Inc.	
Greenville Agricultural Credit Corporation	
ORE, Inc.	
Wachovia Auto Leasing Company of North Carolina	
Wachovia Bank of North Carolina, N.A.	
Wachovia Corporate Services Inc.	
Wachovia Corporation of North Carolina	
Wachovia International Banking Corporation	
Wachovia Leasing Corporation	
Wachovia Mortgage Company	
Wachovia Operational Services Corporation	
Wachovia Securities, Inc.	
Wachovia Student Financial Services, Inc.	
Wachovia Trust Services, Inc.	

OUT OF STATE BANK HOLDING COMPANIES WITH SUBSIDIARIES (OR THEIR OFFICES) OPERATING IN THE STATE OF NORTH CAROLINA

Corporation Name	Location
Amity Bancorp Inc.	New Haven, Connecticut
Amity Loans, Inc.	
AmSouth Bancorporation	Birmingham, Alabama
AmSouth Mortgage Inc.	
Bank of Boston Corporation	Boston, Massachusetts
BancBoston Financial Company	
BancBoston Mortgage Corporation	
Beneficial Corporation	Wilmington, Delaware
Beneficial Management Corporation of America	
Beneficial Mortgage Co. of North Carolina	

Corporation Name	Location
Beneficial North Carolina, Inc.	
Chemical Banking Corporation	New York, New York
Chemical Financial Corporation	
Chemical Residential Mortgage Corporation	
Chemical Securities, Inc.	
CIT Group/Equipment Financing, Inc.	
CIT Group/Sales Financing, Inc.	
Fleet Financial Group, Inc.	Providence, Rhode Island
Fleet Credit Corp.	
Fleet Finance, Inc.	
Fleet Mortgage Corp	
Fleet Real Estate Funding Corporation	
Huntington Bancshares Incorporated	
Huntington Acceptance Company	
Huntington Mortgage Company	
Manufacturers Hanover Corporation	New York, New York
The CIT Group/Factoring, Inc.	
MNC Financial, Inc.	Baltimore, Maryland
ASB Ames Plaza, Inc.	
ASB Southside, Inc.	
Canter V Corp.	
IFCO, Inc.	
MNB Tarrymore, Inc.	
MNB University, Inc.	
National City Corporation	Cleveland, Ohio
National City Mortgage Company	
Norwest Corporation	Minneapolis, Minnesota
Norwest Financial Leasing, Inc.	
Norwest Financial North Carolina, Inc.	
Norwest Financial North Carolina 1, Inc.	
Norwest Mortgage, Inc.	
PNC Bank Corp.	Pittsburgh, Pennsylvania
PNC Leasing Corp.	
Security Pacific Corporation	Los Angeles, California
Security Pacific Financial Services, Inc.	
Security Pacific Housing Services, Inc.	

Corporation Name	Location
Signet Banking Corporation	Richmond, Virginia
Signet Leasing and Financial Corporation	
South Carolina National Corporation	Columbia, South Carolina
Provident Finance Company of North Carolina, Inc.	
Provident Mortgage Company, Inc.	
Southern Provident Mortgage Company	
SouthTrust Corporation	Birmingham, Alabama
SouthTrust Bank of North Carolina, N.A.	
C&S/Sovran Corporation	Atlanta, Georgia
C&S/Sovran Credit Corporation of North Carolina	
Union Bancshares, Inc.	Blairsville, Georgia
Citizens Bank	
National Bank of Canada	Montreal, Canada
National Canada Finance Corporation	
The Dai-Ichi Kangyo Bank, Limited	Tokyo, Japan
The CIT Group Factoring, Inc.	
The CIT Group / Equipment Financing, Inc.	
The CIT Group / Sales Financing, Inc.	

TRUST REPRESENTATIVE OFFICES (TROS) OPERATING IN THE STATE OF NORTH CAROLINA

Central Bank of the South
701 South 20th Street
Birmingham, Alabama 35233

Date of entry into NC: April 14, 19[illegible]

NC Office: 210 Valdese Avenue – Broad Oaks
P.O. Box 488
Morganton, NC 28655
(704) 433–7868
Mr. Gregory N. Jones

Chesapeake National Bank
P.O. Box 1419
Kilmarnock, Virginia 22482

Date of entry into NC: July 24, 1992

NC Office: 3125 Poplar Wood Court
Suite 106
Raleigh, NC 27604
J. Mark Monroe
(919) 954–0604

Frank Russell Trust Company
909 A Street
Tacoma, Washington 98402

Date of entry into NC: April 5, 1985

NC Office: 2000 West First Street, Suite 704
Winston–Salem, NC 27104
(919) 725–5058
Mr. James E. Martin

Merrill Lynch Trust Company
3160 Fifth Avenue, North, Suite 102
St. Petersburg, Florida 33713

Date of entry into NC: October 9, 1990

NC Office: 1700 Charlotte Plaza
201 South College Street, 17th Floor
Charlotte, NC 28244
(704) 335–2044
Mr. John C. Engler

CONSUMER INDUSTRIES

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTITUTION
APRIL 12, 1776

CONSUMER FINANCE

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTITUTION
APRIL 12, 1776

THE NORTH CAROLINA CONSUMER FINANCE ACT

History

Until 1945, North Carolina had no legislation which regulated the activities of small loan companies. In response to allegations that "loan sharking" was rampant in North Carolina, the General Assembly in 1945 enacted Article 15 of Chapter 53 which empowered the State Banking Commission to supervise loan agencies or brokers. Although the General Assembly amended the legislation in 1955 and 1957, the law still did not sufficiently protect the borrowing public and contained loopholes which allowed questionable lending practices.

In order to correct these deficiencies, the General Assembly repealed the Small Loan Law and adopted the North Carolina Consumer Finance Act in 1961. This Act restricted the amount of insurance required on loans, set up a specific loan rate structure, and included a "convenience and advantage" clause. In addition to these provisions, the law required lenders to show financial responsibility and to maintain loanable assets of at least $25,000.

Current Law

Although various amendments to the Consumer Finance Act have increased the loan amount to its present $10,000 ceiling, restructured the computation of interest charges, and prohibited the use of real estate for collateral, the structure of the law and its purpose have essentially remained the same since its passage in 1961. Lenders who loan $10,000 or less and charge rates in excess of those permitted by Chapter 24 must obtain a license from the Commissioner of Banks. These lenders may choose to make loans under the following sections.

STATUTORY REFERENCE	AMOUNT OF LOAN
G.S. 53-173	$3,000 or less
G.S. 53-176	$10,000 or less

General Lender

For lenders who loan a cash advance of $3,000 or less, GS 53-173 allows maximum interest charges of 36% per year on that part of the unpaid principal balance which does not exceed $600 and 15%per year on that portion which is more than $600 but not more than the $3,000 ceiling. Annual percentage rates (APR) range from 21% to 36%.

Optional Rate Lender

Optional rate lenders, those who make cash advances of $10,000 or less, must adhere to the provisions of GS 53-176. This section of the Consumer Finance Acts permits maximum interest charges of 30% per year on that part of the unpaid principal balance which does not exceed $1,000 and 18% per year on the remainder which does not exceed $7,500. The APR on these loans ranges from 20% to 30%. If the principal balance is more than $7,500, the maximum rate is 18% per year on the entire loan.

NORTH CAROLINA CONSUMER FINANCE ACT LICENSEES
General Lenders under GS 53-173 with a Cash Advance of $3,000 or Less

Licensee	Number of Offices	Management Company
Aeron F. Ferguson d.b.a. Stanly Financial Service 136 S. 2nd Street Albemarle, NC 28001 704/983-3154 Aeron F. Ferguson, Owner	1	
Allied Finance Company of Kannapolis, Inc. 903 South Main Street Kannapolis, NC 28081 704/938-3275 Charles G. Ballard, President	3	
Allied Loan & Finance Co. of Greensboro, N.C., Inc. 104 Paisley Street Greensboro, NC 27401 919/274-0111 William J. Suttles, President	1	
American Credit Company 3005 S. Memorial Drive P. O. Box 8025 Greenville, NC 27835 919/355-7100 Bruce Baker, President	1	
American Credit Company of Fayetteville 224 N. McPherson Church Road P. O. Box 8025 Fayetteville, NC 28314 919/867-3378 Bruce Baker, President	1	American Credit Company
American Credit Company of Kinston 1006-B West Vernon Avenue Kinston, NC 28501 919/527-5787 Bruce Baker, President	1	American Credit Company
American Credit Company of Roanoke Rapids 1205 East 10th Street Roanoke Rapids, NC 27870 919/537-0066 Bruce Baker, President	1	American Credit Company
American Credit Company of Washington 139 West Third Street Washington, NC 27889 919/946-4700 Bruce Baker, President	1	American Credit Company
Amity Finance, Inc. 2477 East Ozark Avenue Gastonia, NC 28054 704/867-3643 H. R. Melton, President	1	

Licensee	Number of Offices	Management Company
Amity Finance of Kings Mountain, Inc. 219 South Battleground Avenue Kings Mountain, NC 28086 704/739-1311 Walter M. Wade, Jr. President	1	Amity Finance, Inc.
Amity Finance of Mooresville, Inc. 236 North Main Street Mooresville, NC 28115 704/663-5533 Ronald G. Johnson, President	1	Amity Finance, Inc.
Amity Finance of Shelby, Inc. 514 West Dixon Boulevard Shelby, NC 28150 704/481-0111 William E. Blanton, President	1	Amity Finance, Inc.
Amity Finance of Troy, Inc. 440 Albemarle Road Troy, NC 27371 919/576-2200 C. R. Robinson, President	1	Amity Finance, Inc.
Cardinal Finance Company, Inc. 1116 W. Broad Street Dunn, NC 28334 919/892-0422 Ben G. Best, President	1	
Cardinal Finance Company of Lumberton, Inc. 406 North Chestnut Street Lumberton, NC 28358 919/738-4557 John L. Giles, Vice President	1	
Cardinal Finance Company of of Whiteville, Inc. 604 South Madison Street Whiteville, NC 28472 919/642-5174 John L. Giles, Vice President	1	
Carolina Finance Company of Tarboro, N.C., Inc. 423 Main Street Tarboro, NC 27886 919/823-1445 Chester Baker, President	1	
Carolina Loans of Laurinburg, Inc. Laurinburg, NC 28352 919/276-6375 Jerry O. Williams, President	1	
Century Finance, Inc. 618 N. Bickett Blvd. Louisburg, NC 27549 Ronald Wayne Smith, President	1	Rocky Mount Finance, Inc. 1253 Independence Drive Rocky Mount, NC 27804 919/977-1934

Licensee	Number of Offices	Management Company
Choice Finance and Loan Co., Inc. Hwy 74 West P. O. Box 221 Wadesboro, NC 28170 704/694-9444 James A. Martin, President	1	
Classic Finance, Inc. 262 East Main Street Elkin, NC 28621 919/835-4422 Bobby J. Hawkins, President	2	
Coastal Finance Company of Morehead City, N.C., Inc. 807 Arendell Street Morehead City, NC 28557 919/726-9126 Council R. Renfrow, President	1	
Coastal Finance Company of Shallotte, N.C., Inc. #3 Eastgate Square Shallotte, NC 28459 919/754-8188 Council R. Renfrow, President	1	Coastal Finance Company of Morehead City, N. C., Inc.
Coastal Finance Company of Wilmington, N.C., Inc. 3602 Market Street Wilmington, NC 28403 919/251-0100 Council R. Renfrow, President	1	Coastal Finance Company of Morehead City, N.C., Inc.
Family Credit Corp. 215 West Railroad Street P. O. Box 520 Bethel, NC 27812 919/825-0116 Ferrell L. Blount III, President	1	M. O. Blount & Sons, Inc. 219 West Railroad Street P. O. Box 400 Bethel, NC 27812 919/825-3701
FCA of Hamlet, Inc. 54 Main Street Hamlet, NC 28345 919/582-3491 D. B. Goodman, President	1	
First Grant Financial, Inc. 300-C N. Main Street Hendersonville, NC 28793 704/697-2543 G. T. Grant, President	1	
Freedom Credit of Rockingham, Inc. 1210-A Rockingham Road Rockingham, NC 28379 919/997-2231 Jerry O. Williams, President	1	
Globe Finance Company 115 East Main Street Durham, NC 27701 919/688-4221 Jack B. Penny, Owner	1	

Licensee	Number of Offices	Management Company
Holiday Finance, Inc. 800 Centergrove Road P. O. Box 61 Kannapolis, NC 28082 704/932-3162 Larry W. Shive, President	1	
Holiday Finance of Statesville, Inc. 220 South Center Street Statesville, NC 28677 704/873-4127 William M. Grubb, President	1	Holiday Finance, Inc.
Imperial Finance Company of Goldsboro, Inc. d.b.a. Imperial Finance Company 401 Raleigh Road P. O. Box 2006 Smithfield, NC 27577 919/934-9124 Edward C. Vinson, President	1	
Kinlaw Finance Co. of Lumberton, N. C., Inc. 412 North Chestnut Street Lumberton, NC 28358 919/739-0213 Jerry E. Kinlaw, Sr., President	1	
L. G. Wright, Sam D. Bell, et al d.b.a. Cape Fear Finance Co. 356 Cape Fear Plaza Fayetteville, NC 28301 919/483-6010 L. G. Wright, General Partner	1	L. O. Bloomfield 2641 Jarrell Road Dallas, GA 30132 404/445-2687
Marion Credit Company, Inc. 230 South Main Street Marion, NC 28752 704/652-3661 Edwin E. Rankin, President	1	
Mercury Finance Company of North Carolina John N. Brincat, President	3	Mercury Finance Company 40 Skokie Boulevard Northbrook, IL 60062 708/564-3720
Mid-East Acceptance Corporation 3015 S. Memorial Drive Greenville, NC 27834 919/756-9768 Ruby J. Nethercutt, President	2	
Mitchell Credit Company, Inc. 129 Oak Avenue Spruce Pine, NC 28777 704/765-9436 Edwin E. Rankin, President	2	Marion Credit Company, Inc. 230 South Main Street Marion, NC 28752 704/652-3661
Nashville Acceptance Corporation 710 Church Street Nashville, NC 27856 919/459-2176 Cecil N. Harrell, President	1	

Licensee	Number of Offices	Management Company
National Finance Company, Inc. Bobby R. Hall, President	21	National Finance Company, Inc. 1500 South Horner Blvd. P. O. Box 40 Sanford, NC 27331 919/775-3452
Nordan Finance Company 311 Vance Street Clinton, NC 28328 919/592-5744 Lexie G. Nordan, President	1	
Northeastern Finance Company of Enfield, Inc. 125 Whitfield Street Enfield, NC 27823 919/445-2100 Cecil N. Harrell, President	1	
North State Finance Company of Goldsboro, N.C., Inc. 716-B East Ash Street Goldsboro, NC 27530 919/734-7311 Edward C. Vinson, President	1	
Quality Finance Co., Inc. George Jeffreys, President	6	Quality Finance Co., Inc. P. O. Drawer K Goldsboro, NC 27533 919/736-7505
Rachel H. Almond d.b.a. Local Finance Company 247 West Main Street Albemarle, NC 28001 704/982-6350 Rachel H. Almond, Owner	1	
Reidsville Financial Services, Inc. 138 South Scales Street Reidsville, NC 27320 919/349-4303 Irene F. Page, President	1	
Rocky Mount Finance, Inc. 1253 Independence Drive Rocky Mount, NC 27804 919/977-1934 Al J. Pridgen, Jr., President	2	
Royalty Management Corporation d.b.a. Royalty Finance 210 South Broad Street P. O. Box 916 Edenton, NC 27932 919/482-8436 Dalton L. Furlough, President	3	
Sandhill Finance Company, Inc. 972-A South Bennett Street P. O. Box 1663 Southern Pines, NC 28387 919/692-2816 Lester Shelton, President	3	

Licensee	Number of Offices	Management Company
Security Finance Company of New Bern, N.C., Inc. 402 Tryon Palace Drive P. O. Box 1022 New Bern, NC 28560 919/633-5363 Jean E. West, President	1	
Security Finance Corporation of Lincolnton d.b.a. Security Financial Services C. D. Turner, President	9	Security Finance Corporation of Spartanburg 204 East Main Street P. O. Drawer 811 Spartanburg, SC 29304 803/582-8195
Southern Finance Company 331 West Main Street Durham, NC 27701 919/688-4659 Mrs. H. R. Wilkerson, Owner	1	
Southland Factors Company 116 East Kivett Drive High Point, NC 27260 919/884-1648 Gladys S. Smith, Owner	1	
Superior Loan & Finance Co., Inc. 309 East Main Street Lincolnton, NC 28092 704/735-8016 Elliott Beal, President	1	
The Best Loan Co., Inc. 115 West Martin Street Wadesboro, NC 28170 704/694-2518 William D. Hightower, President	1	
The Money Shoppe, Inc. 104 East Pine Street Graham, NC 27253 Larry D. Dickey, President 919/227-0415	1	
Thrift Loan and Finance Co. of Wadesboro, Inc. 103 North Rutherford Street Wadesboro, NC 28170 704/694-3619 Ann Covington, President	1	Thrift Management, Inc. 103 N. Rutherford Street Wadesboro, NC 28170 704/694-3619
Thrift Loan and Finance Co. of Albemarle, Inc. 114 East Main Street Albemarle, NC 28001 704/982-7014 Ann Covington, President	1	Thrift Management, Inc.

Licensee	Number of Offices	Management Company
Thrift Loan and Finance Co. of Rockingham, Inc. 633 East Broad Avenue Rockingham, NC 28379 919/895-4606 Ann Covington, President	1	Thrift Management, Inc.
Time Investment Corporation t/a Time Financing Service Royce E. Everette, Jr., President	8	Time Investment Corporation 300 E. Arlington Boulevard Suite 6B P. O. Box 6065 Greenville, NC 27835 919/756-0496
U. F. Wilson Finance Company 113 E. Main Street P. O. Box 1601 Durham, NC 27702 919/688-1954 Estelle N. Wilson, General Partner	1	
Union Credit Company 1307 Skyway Drive Monroe, NC 28110 704/283-1576 Aeron F. Ferguson, President	1	
Wagner Financial Services, Inc. 834 West Fourth Street Winston-Salem, NC 27101 919/724-3127 Louis E. Wagner, President	2	
Warren Finance Services, Inc. 126 N. Main Street P. O. Box 177 Warrenton, NC 27589 919/257-1405 Graham V. Boyd, President	1	
Whiteville Finance Company 603 S. Madison Street Whiteville, NC 28472 919/642-6157 Angus H. Monds, President	1	

Total Licensees - 65
Total Offices - 118
December 31, 1992

NORTH CAROLINA CONSUMER FINANCE ACT LICENSEES

General Lenders under GS 53-176 with a Cash Advance of $10,000 or Less

Licensee	Number of Offices	Management Company
Aetna Finance Company d.b.a. ITT Financial Services Gerald Crotty, President	13	ITT Consumer Financial Corporation P. O. Box 9394 Minneapolis, MN 55440 612/540-0800
American General Finance of America, Inc. Daniel Leitch, III, President	79	American General Finance, Inc. 601 NW Second Street P. O. Box 59 Evansville, IN 47701 812/424-8031
Associates Financial Services Company of North Carolina, Inc. J. M. McQuillan, President	32	Associates Financial Services Company, Inc. P. O. Box 660237 Dallas, TX 75266-0237 214/541-4000
Auto Finance Company, Inc. 503 W. Wilkinson Blvd. Belmont, North Carolina 28012 704/825-1667 Raymond D. Petty, Sr., President	1	
Avco Financial Services of Fayetteville, Inc. Gaylord E. Francis, President	28	Avco Financial Services, Inc. 3349 Michelson Drive P. O. Box 19701 Irvine, CA 92715-1606 714/553-1200
Beneficial North Carolina Inc. Wayne B. Hinson, President	30	Beneficial Management Corporation 200 Beneficial Center Peapack, NJ 07977 201/781-3305
Blazer Financial Services, Inc. M. M. Pappas, President	26	Great Western Consumer Finance Group 8001 Centerview Parkway P. O. Box 2000 Cordova, TN 38018 901/757-7500
Blazer Financial Services, Inc. of North Carolina M. M. Pappas, President	6	Great Western Consumer Finance Group
Carolina Credit Corporation of Princeton Hwy. 70 East, P. O. Box 308 Princeton, NC 27569 919/936-1011 Charles V. Woodard, President	1	
Caswell Financial Services, Inc Highway 86, Hillcrest Shopping Center P. O. Drawer 1107 Yanceyville, NC 27379 919/694-4464 William L. Pryor, Jr., President	1	

Licensee	Number of Offices	Management Company
Chrysler First Financial Services Corporation of America R. P. Kile, President	13	Chrysler First Inc. 1105 Hamilton Street Allentown, PA 18101 215/437-8000
City Finance Company Inc. of Goldsboro, North Carolina 716-D East Ash Street Goldsboro, NC 27530 919/735-5533 R. Gene West, President	2	First Financial Savings Bank P. O. Box 3489 Kinston, NC 28502 919/527-0191
City Finance Company d.b.a. Safeway Finance Corporation of North Carolina M. M. Pappas, Chairman	20	Great Western Consumer Finance Group 8001 Centerview Parkway P. O. Box 2000 Cordova, TN 38018 901/757-7500
Commercial Credit Corporation NC R. W. Lamm, President	71	Commercial Credit Company 300 St. Paul Place Baltimore, MD 21202 301/332-3000
Consumer Financial Services, Inc. 119 S. Van Buren Road P. O. Box 911 Eden, NC 27288 919/627-9696 H. Tim Jenkins, President	1	
County Finance Company, Inc.. 128 East Elm Street Graham, NC 27253 919/228-1333 Bonnie Holt, President	1	
Credit World Corporation d.b.a. Cape Fear Financial Services 4516 Fountain Drive St. James Village Wilmington, NC 28403 919/392-1100 Jeffrey Stallings, President	1	Regional Acceptance Corporation 3004 South Memorial Drive Greenville, NC 27834 919/756-2148
First Family Financial Services, Inc. Alan K. Chalmers, President	1	First Family Financial Services, Inc. 4362 Peachtree Road, NE Atlanta, GA 30319 404/266-5400
First Security Credit Corporation 214-A Oak Avenue Kannapolis, NC 28081 704/933-8800 Lloyd G. Gurley, President	1	Security Bank and Trust Company P. O. Box 2189 Salisbury, NC 28144 704/633-7800
Fleet Finance, Inc. d.b.a. Fleet Financenter John R. Strickland, President	13	Fleet Finance, Inc. 30 Perimeter Park Atlanta, GA 30341 404/452-2200

Licensee	Number of Offices	Management Company
Greene Finance Corporation 141 N. Main Street, P. O. Box 630 Mount Airy, NC 27030 919/789-9191 W. Harris Greene, President	1	
Home Credit Corporation, Inc. 939-B West Andrews Avenue Henderson, North Carolina 27536 919/492-5599 James W. Crawford, III, Chairman R. David Reese, President	1	
Household Finance Corporation III R. F. Elliott, President	13	Household Finance Corporation 2700 Sanders Road Prospect Heights, IL 60070 312/564-5000
Imperial Finance Company of Mount Olive, Incorporated 205 North Center Street Mount Olive, NC 28365 919/658-5051 Russell Vinson, Jr., President	1	
Imperial Finance Company of Shelby, Inc. d.b.a. Imperial Insurance & Finance Company 125 N. Lafayette Street Shelby, NC 28150 704/482-0357 Gerald W. Witherspoon, President	1	
Ken-Mar Finance, Inc. 533 East Ash Street Goldsboro, NC 27530 919/735-3611 Ken Davis, President	2	
Kentucky Finance Co., Inc. H. Chris Baker, President	10	Kentucky Finance Co., Inc. Kincaid Towers Lexington, KY 40507 606/253-5800
M & J Loans, Inc. 409 South LaFayette Street P. O. Box 7 Shelby, NC 28150 704/487-4141 John E. Paksoy, President	1	
Metrolina Credit Company of Burlington, Inc. 2260 S. Church Street, Suite 102 P. O. Box 916 Burlington, NC 27216 919/570-3474 Paul T. Nance, President	1	
Metrolina Credit Company of Winston-Salem, Inc. 1239 Academy Street Winston-Salem, NC 27103 919/724-3631 Elmer L. Taylor, President	1	

Licensee	Number of Offices	Management Company
Metrolina Financial Services, Inc. P. O. Box 226 118 E. Wilkinson Blvd, Suite D Belmont, NC 28012 704/825-1330 David M. Nance, President	1	
NationsBanc Financial Services Corporation of North Carolina F. Joel Chasteen, President	13	NationsBanc Financial Services P. O. Box 4965 Atlanta, GA 30302
Norwest Financial North Carolina, Inc. Steve R. Wagner, President	17	Norwest Financial, Inc. 206 Eighth Street Des Moines, IA 50309 515/243-2131
Peoples Finance Company of Lexington, Inc. 203 East Center Street Lexington, NC 27293 704/249-3302 Robert F. Lowe, President	1	Lexington State Bank 1 LSB Plaza P. O. Box 867 Lexington, NC 27293-0867 704/246-6500
Pioneer Financial Services, Inc. 101 East Ehringhaus Street Elizabeth City, NC 27909 919/338-5887 Ed Strickland, President	1	Regional Acceptance Corporation 3004 South Memorial Drive Greenville, NC 27834 919/756-2148
Provident Finance Company of North Carolina, Inc. d.b.a.Provident Finance Company Ralph Taylor, Director of Operations	27	Provident Financial Corporation 1401 Main Street, Suite 302 Columbia, SC 29201 803/765-3280
Regional Acceptance Corporation W. R. Stallings, President	5	Regional Acceptance Corporation 3004 South Memorial Drive Greenville, NC 27834 919/756-2148
Regional Acceptance Corporation II	1	Regional Acceptance Corporation
Regional Acceptance Corporation III	1	Regional Acceptance Corporation
Roanoke Financial Services, Inc. 1123 Roanoke Avenue Roanoke Rapids, NC 27870 919/537-0152 Shelby Salmon, President	1	Regional Acceptance Corporation 3004 South Memorial Drive Greenville, NC 27834 919/756-2148
Security Pacific Financial Services Inc. John W. Wheeler, President	1	Security Pacific Financial Services Inc. 10089 Willow Creek Road San Diego, CA 92131 619/578-6150
Spring Financial Services, Inc. T. J. Fitzpatrick, President	11	Spring Financial Services, Inc. 521 Fellowship Road Suite 120 Mt. Laurel, NJ 08054 609/273-1119

Licensee	Number of Offices	Management Company
Transamerica Financial Corporation A. C. Meich, President	4	Transamerica Finance Group, Inc. 1150 S. Olive Street P. O. Box 2494 Los Angeles, California 90051 213/742-4756
TranSouth Financial Corporation Dennis L. Craft, President	27	TranSouth Financial Corporation P. O. Box 660237 Dallas, TX 75266-0237 214/541-4016
United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc. Bill G. Beaver, President	18	United Financial Services, Inc. 5950 Fairview Road Suite 203 Charlotte, NC 28210 704/554-9280
Universal Acceptance Corporation 136 U. S. 70 East P. O. Box 307 Garner, NC 27529 919/779-6870 David Lee, President	2	Regional Acceptance Corporation 3004 South Memorial Drive Greenville, NC 27834 919/756-2148
Welcome Finance Company, Inc. C. W. Lee, Jr., President	13	Welcome Finance Company, Inc. 112 West Center Street P. O. Box 391 Mebane, NC 27302 919/563-5501

Total Licensees - 47
Total Offices - 517
December 31, 1992

SUMMARIES OF INDIVIDUAL REPORTS
OF CONSUMER FINANCE LICENSEES
UNDER GS 53-173 & 176

FOR THE YEAR ENDED
DECEMBER 31, 1992

The figures in this report are unaudited by the Commissioner of Banks
and are compiled from reports submitted by licensees.

LOANS RECEIVABLE OF LENDERS UNDER GS 53-173 & 176
DECEMBER 31, 1992
635 Lenders Making Loans with a Cash Advance of $10,000 or Less

Town	Name of Company	Loans Receivable
Aberdeen	American General Finance of America, Inc.	$1,2[illegible]6,456
	Provident Finance Company of North Carolina, Inc. d.b.a Provident Finance Company	973,583
Ahoskie	Beneficial North Carolina Inc.	1,402,756
	City Finance Company d.b.a Safeway Finance Corporation of North Carolina	1,205,790
	Commercial Credit Corporation NC	2,236,266
	Mid-East Acceptance Corporation *	483,128
	Regional Acceptance Corporation	1,812,393
Albemarle	Aeron F. Ferguson * d.b.a Stanly Financial Service	128,259
	Associates Financial Services Company of North Carolina, Inc.	873,034
	Commercial Credit Corporation NC	4,570,016
	National Finance Company, Inc. *	547,141
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	908,851
	Rachel H. Almond * d.b.a. Local Finance Company	88,988
	Thrift Loan and Finance Co. of Albemarle, Inc. *	285,284
	Welcome Finance Company, Inc.	1,390,118
Asheboro	American General Finance of America, Inc.	898,191
	Associates Financial Services Company of North Carolina, Inc.	1,497,960
	Avco Financial Services of Fayetteville, Inc.	2,421,012
	Beneficial North Carolina Inc.	1,004,456
	Blazer Financial Services, Inc.	2,255,278
	Commercial Credit Corporation NC	2,786,018
	Spring Financial Services	273,016
	Transouth Financial Corporation	1,392,310
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,188,439
Asheville	Aetna Finance Company d.b.a ITT Financial Services	4,748,919
	American General Finance of America, Inc. (3 Offices)	6,292,188

Town	Name of Company	Loans Receivable
Asheville	Associates Financial Services Company of North Carolina, Inc.	$2,538,132
	Beneficial North Carolina Inc.	951,567
	Blazer Financial Services, Inc.	1,582,834
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	3,676,702
	Commercial Credit Corporation NC (2 Offices)	10,557,756
	Household Finance Corporation III	333,325
	Kentucky Finance Co., Inc.	2,236,684
	Norwest Financial North Carolina, Inc.	2,731,365
	TranSouth Financial Corporation (2 Offices)	2,215,360
Beaufort	Time Investment Corporation * T/A Time Financing Service	1,115,587
Belmont	Auto Finance Company, Inc.	209,444
	Metrolina Financial Services, Inc.	464,258
Benson	Quality Finance Company, Inc. *	761,729
Bethel	Family Credit Corp. *	404,433
Black Mountain	Commercial Credit Corporation NC	3,517,745
Boone	Commercial Credit Corporation NC	2,061,159
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	626,509
	Welcome Finance Company, Inc.	780,370
Brevard	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	965,597
	TranSouth Financial Corporation	1,216,619
Burlington	Aetna Finance Company d.b.a. ITT Financial Services	2,492,096
	American General Finance of America, Inc. (2 Offices)	5,476,987
	Associates Financial Services Company of North Carolina, Inc.	1,753,511
	Avco Financial Services of Fayetteville, Inc.	5,352,662
	Beneficial North Carolina Inc.	1,913,232
	Blazer Financial Services, Inc.	1,985,043
	Commercial Credit Corporation NC (2 Offices)	7,113,327
	Fleet Finance, Inc. d.b.a. Fleet Financenter	1,441,056
	Kentucky Finance Co., Inc.	2,652,336

Town	Name of Company	Loans Receivable
Burlington	Metrolina Credit Co. of Burlington, Inc.	$63,775
	National Finance Company, Inc. *	191,743
	Norwest Financial North Carolina, Inc.	1,289,437
	Welcome Finance Company, Inc.	1,317,505
Burnsville	Mitchell Credit Company, Inc. *	620,843
Canton	TranSouth Financial Corporation	1,910,903
Cary	Commercial Credit Corporation NC	4,160,141
Charlotte	Aetna Finance Company (2 Offices) d.b.a. ITT Financial Services	8,011,293
	American General Finance of America, Inc. (5 Offices)	10,616,032
	Associates Financial Services Company of North Carolina, Inc. (2 Offices)	3,361,830
	Avco Financial Services of Fayetteville, Inc. (2 Offices)	4,244,042
	Beneficial North Carolina, Inc. (2 Offices)	2,128,647
	Blazer Financial Services of NC, Inc.	1,782,425
	Blazer Financial Services, Inc. (2 Offices)	2,981,265
	Chrysler First Financial Services Corporation of America (2 Offices)	2,143,703
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,250,693
	Commercial Credit Corporation NC (5 Offices)	21,185,441
	Fleet Finance, Inc. d.b.a. Fleet Financenter	4,953,331
	Household Finance Corporation III (2 Offices)	939,261
	Norwest Financial North Carolina, Inc. (3 Offices)	4,829,942
	Security Pacific Financial Services Inc.	2,221,988
	Spring Financial Services, Inc.	779,521
	Transamerica Financial Corporation	408,250
Cherryville	United Financial Services, Inc. of NC d.b.a. United Financial Services, Inc.	1,493,078
Clayton	Time Investment Corporation * T/A Time Financing Service	865,935
Clinton	Beneficial North Carolina Inc.	1,397,319
	Commercial Credit Corporation, NC	2,269,094
	National Finance Company, Inc. *	484,838
	Nordan Finance Company *	512,242

Town	Name of Company	Loans Receivable
Clinton	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	$1,426,525
	Quality Finance Co., Inc. *	519,408
	Transouth Financial Corporation	1,122,794
Concord	American General Finance of America, Inc.	2,296,047
	Associates Financial Services Company of North Carolina, Inc.	1,804,024
	Avco Financial Services of Fayetteville, Inc.	3,024,017
	Blazer Financial Services, Inc.	904,643
	Chrysler First Financial Services Corporation of America	806,800
	Commercial Credit Corporation, NC	3,118,369
	National Finance Company, Inc. *	413,635
Conover	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	274,317
Dunn	Associates Financial Services Company of North Carolina, Inc.	1,305,007
	Cardinal Finance Company, Inc. *	271,036
	Commercial Credit Corporation, NC	2,566,296
	National Finance Company, Inc. *	424,070
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,524,518
Durham	American General Finance of America, Inc. (2 Offices)	4,042,013
	Avco Financial Services of Fayetteville, Inc.	1,765,882
	Beneficial North Carolina Inc. (2 Offices)	3,237,626
	Blazer Financial Services, Inc.	2,025,341
	Chrysler First Financial Services Corporation of America	529,468
	City Finance Company	1,009,150
	Commercial Credit Corporation NC (2 Offices)	8,317,655
	Globe Finance Company *	76,070
	Household Finance Corporation III	565,205
	National Finance Company, Inc. *	459,835
	Norwest Financial North Carolina, Inc.	1,145,102
	Southern Finance Company *	76,994
	Spring Financial Services, Inc.	896,833
	TranSouth Financial Corporation	1,050,751
	U. F. Wilson Finance Company *	87,489

Town	Name of Company	Loans Receivable
Eden	American General Finance of America, Inc.	$2,941,311
	Beneficial North Carolina Inc.	1,351,308
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,325,216
	Consumer Financial Services, Inc.	1,075,340
Edenton	Royalty Management Corporation * T/A Royalty Finance	685,593
	Time Investment Corporation * T/A Time Financing Service	1,037,144
Elizabeth City	American General Finance of America, Inc.	906,102
	NationsBanc Financial Services Corporation of North Carolina	3,227,240
	Pioneer Financial Services, Inc.	2,080,317
	Time Investment Corporation * T/A Time Financing Service	564,593
Elizabethtown	American General Finance of America, Inc.	2,234,351
	TranSouth Financial Corporation	1,464,115
Elkin	American General Finance of America, Inc.	3,224,364
	Associates Financial Services Company of North Carolina, Inc.	1,267,778
	Classic Finance, Inc. *	1,160,445
Enfield	Northeastern Finance Company of Enfield, Inc. *	602,846
Fayetteville	Aetna Finance Company (2 Offices) d.b.a. ITT Financial Services	6,761,295
	American Credit Company of Fayetteville	718,781
	American General Finance of America, Inc. (2 Offices)	4,344,648
	Associates Financial Services Company of North Carolina, Inc.	1,737,837
	Avco Financial Services of Fayetteville, Inc. (3 Offices)	11,163,712
	Beneficial North Carolina Inc. (2 Offices)	4,385,703
	Blazer Financial Services, Inc.	2,509,890
	Chrysler First Financial Services Corporation of America	2,768,608
	Commercial Credit Corporation NC (2 Offices)	10,110,163
	Household Finance Corporation III	2,114,637
	L. G. Wright, Sam D. Bell, et. al. * d.b.a. Cape Fear Finance Co.	1,509,843
	Mercury Finance Company of North Carolina *	1,353,447
	Norwest Financial North Carolina, Inc.	1,863,685

Town	Name of Company	Loans Receivable
Fayetteville	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	$1,099,844
	Spring Financial Services, Inc.	181,355
Forest City	American General Finance of America, Inc.	1,103,847
	Associates Financial Services Company of North Carolina, Inc.	2,835,539
	Avco Financial Services of Fayetteville, Inc.	3,628,205
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	947,198
	TranSouth Financial Corporation	885,761
	Welcome Finance Company, Inc.	999,366
Franklin	American General Finance of America, Inc.	1,009,317
Garner	Associates Financial Services Company of North Carolina, Inc.	1,419,693
	Blazer Financial Services, Inc.	1,473,921
	Universal Acceptance Corporation	2,076,337
Gastonia	Aetna Finance Company d.b.a. ITT Financial Services	2,585,690
	American General Finance of America, Inc. (2 Offices)	3,202,713
	Amity Finance, Inc. *	1,447,276
	Associates Financial Services Company of North Carolina, Inc. (2 Offices)	4,701,657
	Blazer Financial Services, Inc.	2,425,638
	Chrysler First Financial Services Corporation of America	1,672,010
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,266,369
	Commercial Credit Corporation NC (2 Offices)	8,945,172
	Fleet Finance, Inc. d.b.a. Fleet Financenter	3,045,041
	Household Finance Corporation III	601,674
	Kentucky Finance Co., Inc.	2,100,383
	TranSouth Financial Corporation	554,266
Goldsboro	American General Finance of America, Inc.	1,861,982
	Avco Financial Services of Fayetteville, Inc.	3,282,422
	Beneficial North Carolina Inc.	1,532,224
	Blazer Financial Services, Inc.	1,595,598
	City Finance Company Inc. of Goldsboro, North Carolina	2,437,689

Town	Name of Company	Loans Receivable
Goldsboro	Commercial Credit Corporation NC	$6,233,871
	Household Finance Corporation III	540,126
	Ken-Mar Finance, Inc.	961,122
	NationsBanc Financial Services Corporation of North Carolina	3,372,364
	North State Finance Company of Goldsboro, N.C., Inc. *	340,001
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,444,710
	Transamerica Financial Corporation	142,028
	TranSouth Financial Corporation	1,269,373
Graham	County Finance Company, Inc.	607,124
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	271,052
	The Money Shoppe, Inc. *	338,766
Greensboro	Aetna Finance Company d.b.a. ITT Financial Services	5,384,991
	Allied Loan & Finance Co. of Greensboro, N.C., Inc. *	141,997
	American General Finance of America, Inc. (4 Offices)	9,695,013
	Associates Financial Services Company of North Carolina, Inc.	1,577,031
	Avco Financial Services of Fayetteville, Inc. (2 Offices)	6,323,684
	Beneficial North Carolina Inc.	1,417,073
	Blazer Financial Services, Inc. (2 Offices)	3,356,186
	Blazer Financial Services, Inc. of North Carolina	1,626,680
	Chrysler First Financial Services Corporation of America	990,320
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,006,518
	Commercial Credit Corporation NC (3 Offices)	12,906,561
	Fleet Finance, Inc. d.b.a. Fleet Financenter	2,463,165
	Household Finance Corporation III	816,390
	Kentucky Finance Co., Inc.	1,920,457
	Norwest Financial North Carolina, Inc.	1,792,319
	Spring Financial Services, Inc.	523,009
	Transamerica Financial Corporation	598,755
	Wagner Financial Services, Inc. * d.b.a. Credit Loan & Finance Company	364,619

Town	Name of Company	Loans Receivable
Greenville	American Credit Company *	$1,816,313
	American General Finance of America, Inc. (2 Offices)	3,218,003
	Associates Financial Services Company of North Carolina, Inc.	1,531,786
	Avco Financial Services of Fayetteville, Inc.	1,790,789
	Beneficial North Carolina Inc.	1,499,173
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,384,856
	Commercial Credit Corporation NC	5,801,771
	Mid-East Acceptance Corporation *	920,676
	National Finance Company, Inc. *	626,249
	NationsBanc Financial Services Corporation of North Carolina	1,622,593
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,376,817
	Regional Acceptance Corporation	1,834,511
	Spring Financial Services, Inc.	121,923
Havelock	FCA of Hamlet, Inc. *	420,833
	Avco Financial Services of Fayetteville, Inc.	3,319,109
	Commercial Credit Corporation NC	2,819,302
	Household Finance Corporation III	864,582
Henderson	Avco Financial Services of Fayetteville, Inc.	3,259,475
	Beneficial North Carolina Inc.	2,086,923
	Commercial Credit Corporation NC	4,214,352
	Fleet Finance, Inc. d.b.a. Fleet Financenter	2,693,453
	Home Credit Corporation, Inc.	1,337,802
	NationsBanc Financial Services Corporation	1,046,198
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Companh	1,767,347
	Regional Acceptance Corporation	1,070,201
	Welcome Finance Company, Inc.	1,380,500
Hendersonville	American General Finance of America, Inc.	1,648,782
	Associates Financial Services Company of North Carolina, Inc.	1,125,728
	Blazer Financial Services, Inc.	1,605,326
	Chrysler First Financial Services Corporation of America	374,551

Town	Name of Company	Loans Receivable
Hendersonville	First Grant Financial, Inc. *	$264,928
	TranSouth Financial Corporation	1,661,178
	Welcome Finance Company, Inc.	1,430,204
Hickory	American General Finance of America, Inc.	1,773,026
	Associates Financial Services Company of North Carolina, Inc.	4,165,744
	Avco Financial Services of Fayetteville, Inc.	3,274,228
	Blazer Financial Services, Inc.	1,282,363
	City Finance Company d.b.a. Safeway Finance Corporastion of North Carolina	989,101
	Commercial Credit Corporation NC (2 Offices)	9,020,065
	First Family Financial Services, Inc	1,677,332
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	665,927
	TranSouth Financial Corporation	867,959
	Welcome Finance Company, Inc.	975,623
High Point	Aetna Finance Company d.b.a. ITT Financial Services	3,694,915
	American General Finance of America, Inc.	3,163,446
	Associates Financial Services Company of North Carolina, Inc.	1,328,844
	Avco Financial Services of Fayetteville, Inc.	3,008,912
	Beneficial North Carolina Inc.	912,199
	Blazer Financial Services, Inc.	1,607,429
	Chrysler First Financial Services Corporation of America	559,083
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,442,940
	Commercial Credit Corporation NC	4,557,667
	NationsBanc Financial Services Corporation of North Carolina	875,410
	Norwest Financial North Carolina, Inc.	652,576
	Southland Factors Company *	792,484
	United Financial Services, Inc. of NC d.b.a. United Financial Services, Inc.	654,532
Hope Mills	Commercial Credit Corporation NC	2,807,509
Hudson	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	2,523,883
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	438,416

Town	Name of Company	Loans Receivable
Jacksonville	American General Finance of America, Inc.	$1,754,628
	Avco Financial Services of Fayetteville, Inc.	6,017,212
	Beneficial North Carolina Inc.	1,423,040
	Chrysler First Financial Services Corporation of America	616,455
	Commercial Credit Corporation NC	6,100,540
	Household Finance Corporation III	1,118,579
	Mercury Finance Company of North Carolina *	399,100
	Regional Acceptance Corporation	1,806,364
Jefferson	American General Finance of America, Inc.	2,608,187
Kannapolis	Allied Finance Company of Kannapolis, Inc. *	408,993
	Blazer Financial Services Inc. of North Carolina, Inc.	1,234,661
	Commercial Credit Corporation NC	6,112,849
	First Security Credit Corporation	1,001,224
	Holiday Finance, Inc. *	930,468
	Norwest Financial North Carolina, Inc.	1,127,994
	TranSouth Financial Corporation	1,183,127
Kernersville	American General Finance of America, Inc.	2,033,658
	Commercial Credit Corporation NC	2,370,151
Kill Devil Hills	Nationsbanc Financial Services Corporation of North Carolina	830,777
Kings Mountain	Amity Finance of Kings Mountain, Inc. *	1,319,089
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	221,216
Kinston	American Credit Company of Kinston *	663,972
	American General Finance of America, Inc.	2,649,283
	Associates Financial Services Company of North Carolina, Inc.	1,966,640
	Beneficial North Carolina Inc.	5,380,153
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,652,471
	City Finance Company Inc. of Goldsboro, NC	2,309,957
	Commercial Credit Corporation NC (2 Offices)	13,255,747
	National Finance Company, Inc. *	415,723
	NationsBanc Financial Services Corporation of North Carolina	1,950,779
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	2,182,751

Town	Name of Company	Loans Receivable
Laurinburg	American General Finance of America, Inc.	$1,896,090
	Carolina Loans of Laurinburg, Inc. *	837,429
	Commercial Credit Corporation NC	4,162,558
	National Finance Company, Inc. *	721,851
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,761,503
	TranSouth Financial Corporation	2,370,447
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	889,237
Lenoir	American General Finance of America, Inc.	2,145,411
	Blazer Financial Services, Inc.	1,919,829
	Commercial Credit Corporation NC	2,464,259
	Spring Financial Services, Inc.	954,097
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,709,862
	Welcome Finance Company, Inc.	1,435,204
Lexington	Blazer Financial Services, Inc.	1,930,888
	Commercial Credit Corporation NC	5,150,105
	Peoples Finance Company of Lexington, Inc.	784,831
Lincolnton	American General Finance of America, Inc.	1,202,957
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	921,344
	Superior Loan & Finance Co., Inc. *	657,746
Louisburg	Century Finance, Inc. *	599,136
	Time Investment Corporation * T/A Time Financing Service	1,456,606
Lumberton	American General Finance of America, Inc.	4,084,134
	Cardinal Finance Company of Lumberton, Inc. *	722,314
	Commercial Credit Corporation NC	2,847,957
	Kentucky Finance Co., Inc.	1,577,536
	Kinlaw Finance Company of Lumberton, N.C. Inc. *	463,399
	National Finance Company, Inc. *	641,574
	Norwest Financial North Carolina, Inc.	1,796,975
	Provident Finance Company of North Carolina, d.b.a. Provident Finance Company	1,758,584

Town	Name of Company	Loans Receivable
Lumberton	TranSouth Financial Corporation	$1,601,079
Madison	American General Finance of America, Inc.	3,045,830
Marion	Kentucky Finance Co., Inc.,	2,884,645
	Marion Credit Company, Inc. *	1,245,355
Marshville	Associates Financial Services Company of North Carolina, Inc.	1,586,018
Matthews	American General Finance of America, Inc.	1,028,034
Maxton	Quality Finance Co., Inc. *	484,043
Mebane	Welcome Finance Company, Inc.	1,894,128
Mocksville	Fleet Finance, Inc. d.b.a. Fleet Financenter	1,953,556
Monroe	American General Finance of America, Inc. (2 Offices)	4,017,933
	Avco Financial Services of Fayetteville, Inc.	73,219
	Blazer Financial Services, Inc.	1,156,044
	Commercial Credit Corporation NC	2,510,351
	TranSouth Financial Corporation	604,520
	Union Credit Company *	192,608
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,423,391
Mooresville	Allied Finance Company of Kannapolis, Inc.* d.b.a. Allied Finance Company	364,268
	Amity Finance of Mooresville, Inc. *	727,608
	Associates Financial Services Company of North Carolina, Inc.	644,881
Morehead City	American General Finance of America, Inc.	1,444,187
	Coastal Finance Company of Morehead City, N.C., Inc. *	1,028,352
	Commercial Credit Corporation NC	2,808,406
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,354,658
	TranSouth Financial Corporation	950,733
Morganton	American General Finance of America, Inc.	2,827,163
	Associates Financial Services Company of North Carolina, Inc.	576,059
	Beneficial North Carolina Inc.	851,226
	Fleet Finance, Inc. d.b.a. Fleet Financenter	2,874,694

Town	Name of Company	Loans Receivable
Morganton	Kentucky Finance Co., Inc.	$3,407,335
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	926,565
	Welcome Finance Company, Inc.	1,170,377
Morrisville	Transamerica Financial Corporation	437,775
Mount Airy	American General Finance of America, Inc.	2,375,654
	Beneficial North Carolina Inc.	931,711
	Greene Finance Corporation	1,330,230
	Kentucky Finance Co., Inc.	1,780,076
	TranSouth Financial Corporation	634,891
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,202,338
Mount Olive	Imperial Finance Company of Mount Olive, Inc.	674,474
Murfreesboro	Royalty Management Corporation * T/A Royalty Finance of Murfreesboro	42,972
	Time Investment Corporation * T/A Time Financing Service	1,223,891
Murphy	American General Finance of America, Inc.	3,074,258
	Fleet Finance, Inc. d.b.a. Fleet Financenter	2,756,241
Nashville	Nashville Acceptance Corporation *	338,486
New Bern	American General Finance of America, Inc.	1,255,266
	Avco Financial Services of Fayetteville, Inc.	2,277,356
	Commercial Credit Corporation NC	6,571,219
	Fleet Finance, Inc. d.b.a. Fleet Financenter	2,153,237
	NationsBanc Financial Services Corporation of North Carolina	1,265,632
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,405,727
	Regional Acceptance Corporation III	875,276
	Security Finance Company of New Bern, N.C., Inc. *	607,744
Newton	American General Finance of America, Inc.	1,756,893
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,109,718
	Spring Financial Services, Inc.	1,985,799
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	779,141

Town	Name of Company	Loans Receivable
North Wilkesboro	Classic Finance Inc. *	$1,393,848
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,297,276
	Welcome Finance Company, Inc.	1,093,755
Oxford	National Finance Company, Inc. *	683,323
	NationsBanc Financial Services Corporation of North Carolina	1,245,179
Plymouth	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	988,121
	Royalty Management Corporation * T/A Royalty Finance of Plymouth	903,955
	Time Investment Corporation * T/A Time Financing Service	1,024,571
Princeton	Carolina Credit Corporation of Princeton	505,101
Raeford	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,154,635
	National Finance Company, Inc. *	428,047
Raleigh	Aetna Finance Company d.b.a. ITT Financial Services (2 Offices)	9,760,315
	American General Finance of America, Inc. (3 Offices)	5,591,790
	Associates Financial Services Company of North Carolina, Inc.	1,806,435
	Avco Financial Services of Fayetteville, Inc.	3,554,240
	Beneficial North Carolina Inc. (2 Offices)	2,347,040
	Blazer Financial Services, Inc. (2 Offices)	1,037,590
	Chrysler First Financial Services Corporation of America	864,262
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,185,186
	Commercial Credit Corporation NC (3 Offices)	12,947,524
	Fleet Finance, Inc. d.b.a. Fleet Financenter	3,355,638
	Household Finance Corporation III	315,977
	Norwest Financial North Carolina, Inc. (2 Offices)	2,157,531
	Spring Financial Services, Inc.	826,243
Red Springs	Sandhill Finance Company, Inc. *	415,302
Reidsville	American General Finance of America, Inc.	2,358,512
	Blazer Financial Services Inc. of North Carolina	1,634,306
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,017,273

Town	Name of Company	Loans Receivable
Reidsville	Reidsville Financial Services, Inc. *	$473,993
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	878,703
Roanoke Rapids	American Credit Company of Roanoke Rapids *	943,806
	American General Finance of America, Inc.	2,150,360
	Beneficial North Carolina Inc.	1,530,173
	Commercial Credit Corporation NC	4,850,487
	National Finance Company, Inc. *	573,595
	NationsBanc Financial Services Corporation of North Carolina	2,547,048
	Roanoke Financial Services, Inc.	2,146,430
	TranSouth Financial Corporation	863,252
	Welcome Finance Company, Inc.	1,181,106
Rockingham	Commercial Credit Corporation NC	6,026,108
	Freedom Credit of Rockingham, Inc. *	947,890
	National Finance Company, Inc. *	637,945
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,311,148
	Sandhill Finance Company, Inc. *	634,197
	Thrift Loan and Finance Co. of Rockingham, Inc. *	224,770
	TranSouth Financial Corporation	2,191,127
Rocky Mount	Associates Financial Services Company of North Carolina, Inc.	1,521,845
	Beneficial North Carolina Inc.	1,559,506
	Blazer Financial Services, Inc.	2,065,553
	Commercial Credit Corporation NC	7,731,916
	National Finance Company, Inc. *	751,346
	NationsBanc Financial Services Company of North Carolina, Inc.	1,722,148
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,886,914
	Rocky Mount Finance, Inc. *	1,004,769
	TranSouth Financial Corporation	1,531,960
Roxboro	American General Finance of America, Inc.	2,822,274
	Beneficial North Carolina Inc.	1,130,772
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,392,309

Town	Name of Company	Loans Receivable
Salisbury	Allied Finance Company of Kannapolis, Inc. *	$374,296
	American General Finance of America, Inc.	3,421,125
	Associates Financial Services Company of North Carolina, Inc.	520,489
	Blazer Financial Services Inc. of North Carolina	1,460,613
	Commercial Credit Corporation NC	4,386,898
	Fleet Finance, Inc. d.b.a. Fleet Financenter	3,324,533
	National Finance Company, Inc. *	370,645
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	305,784
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	906,745
Sanford	American General Finance of America, Inc.	1,325,663
	Commercial Credit Corporation NC	2,700,268
	National Finance Company, Inc. *	511,302
	Provident Finance Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,477,081
	TranSouth Financial Corporation	1,511,997
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	800,791
Scotland Neck	Rocky Mount Finance, Inc. *	274,100
Selma	Commercial Credit Corporation NC	3,445,508
Shallotte	American General Finance of America, Inc.	1,216,541
	Coastal Finance Company of Shallotte, N.C., Inc. *	608,609
Shelby	American General Finance of America, Inc.	1,416,053
	Amity Finance of Shelby, Inc. *	664,844
	Avco Financial Services of Fayetteville, Inc.	3,303,286
	Blazer Financial Services, Inc.	2,261,010
	Commercial Credit Corporation NC	3,852,178
	Fleet Finance, inc. d.b.a. Fleet Financenter	2,119,936
	Imperial Finance Company of Shelby, Inc.	617,112
	Kentucky Finance Co., Inc.	2,017,139
	M & J Loans, Inc.	453,020
	National Finance Company, Inc. *	358,166

Town	Name of Company	Loans Receivable
Shelby	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	$825,797
Smithfield	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,290,694
	Imperial Finance Company of Goldsboro, Inc. *	243,756
	Quality Finance Co., Inc. *	509,823
	Regional Acceptance Corporation	811,013
Southern Pines	National Finance Company, Inc. *	425,015
	Sandhill Finance Company, Inc. *	671,470
Spring Lake	Avco Financial Services of Fayetteville, Inc.	6,873,049
	Beneficial North Carolina Inc.	2,159,274
	Commercial Credit Corporation NC	2,928,378
	Mercury Finance Company of North Carolina *	490,284
Spruce Pine	Commercial Credit Corporation NC	4,701,983
	Mitchell Credit Company, Inc. *	706,005
St. Pauls	Quality Finance Co., Inc. *	642,608
Statesville	American General Finance of America, Inc.	3,378,226
	Associates Financial Services Company of North Carolina, Inc.	3,369,633
	Beneficial North Carolina Inc.	1,128,696
	Commercial Credit Corporation NC	4,330,199
	Holiday Finance of Statesville, Inc. *	774,607
	Norwest Financial North Carolina, Inc.	974,258
	Provident Financial Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,698,347
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	383,516
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	914,889
Sylva	TranSouth Financial Corporation	1,916,465
Tarboro	American General Finance of America, Inc.	2,608,780
	Carolina Finance Company of Tarboro, N.C., Inc. *	643,282
	Commercial Credit Corporation NC	2,916,062
	Provident Financial Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,827,662
	Regional Acceptance Corporation	517,788

Town	Name of Company	Loans Receivable
Taylorsville	American General Finance of America, Inc.	$1,536,209
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	851,513
Thomasville	Avco Financial Services of Fayetteville, Inc.	2,293,577
	Blazer Financial Services, Inc.	1,625,101
Troy	American General Finance of America, Inc.	1,540,635
	Amity Finance of Troy, Inc. *	356,790
Wadesboro	American General Finance of America, Inc.	1,364,929
	Choice Finance & Loan Co., Inc. *	221,491
	Kentucky Finance Co., Inc.	1,402,141
	The Best Loan Co., Inc. *	324,138
	Thrift Loan and Finance Co. of Wadesboro, Inc. *	364,413
Wallace	American General Finance of America, Inc.	2,445,318
	Time Investment Corporation * T/A Time Financing Service	364,843
	TranSouth Financial Corporation	1,775,564
Warrenton	Warren Finance Services, Inc. *	372,023
	Ken-Mar Finance, Inc.	411,844
Washington	American Credit Company of Washington *	1,002,652
	American General Finance of America, Inc.	1,424,747
	Commercial Credit Corporation NC	3,564,625
	NationsBanc Financial Services Corporation of North Carolina	1,928,675
	Provident Financial Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,408,337
	Universal Acceptance Corporation	1,664,782
Waynesville	American General Finance of America, Inc.	1,737,430
	Associates Financial Services Company of North Carolina, Inc.	973,749
	Blazer Financial Services, Inc.	2,496,715
	Commercial Credit Corporation NC	4,702,497
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	289,178
	Welcome Finance Company, Inc.	987,237
West Jefferson	Associates Financial Services Company of North Carolina, Inc.	1,398,438
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,638,680

Town	Name of Company	Loans Receivable
Whiteville	Cardinal Finance Company of Whiteville, Inc. *	$1,001,227
	Commercial Credit Corporation NC	3,453,308
	Whiteville Finance Company *	584,685
Wilkesboro	American General Finance of America, Inc.	2,883,936
	Associates Financial Services Company of North Carolina, Inc.	1,754,702
	Commercial Credit Corporation NC	3,782,014
	Spring Financial Services, Inc.	1,339,614
Williamston	American General Finance of America, Inc.	2,130,803
	National Finance Company, Inc. *	377,787
	Provident Financial Company of North Carolina, Inc. d.b.a. Povident Finance Company	1,641,031
Wilmington	American General Finance of America, Inc. (2 Offices)	4,228,415
	Associates Financial Services Company of North Carolina, Inc.	1,417,067
	Avco Financial services of Fayetteville, Inc.	1,219,310
	Beneficial North Carolina Inc.	1,335,155
	Blazer Financial Services, Inc.	2,746,440
	Chrysler First Financial Services Corporation of America	617,021
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,229,878
	Coastal Finance Company of Wilmington, N.C. Inc. *	1,098,082
	Commercial Credit Corporation NC	4,575,239
	Credit World Corporation	905,695
	Household Finance Corporation III	330,766
	Norwest Financial North Carolina, Inc.	1,219,456
	Provident Financial Company of North Carolina, Inc. d.b.a Provident Finance Company	993,899
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	357,007
	TranSouth Financial Corporation	905,434
Wilson	American General Finance of America, Inc.	1,579,455
	Avco Financial Services of Fayetteville, Inc.	2,756,304
	Beneficial North Carolina Inc.	1,176,806
	Blazer Financial Services, Inc. of North Carolina	2,071,282
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	893,989

Town	Name of Company	Loans Receivable
Wilson	Commercial Credit Corporation NC (2 Offices)	$7,312,106
	National Finance Company, Inc.	521,095
	NationsBanc Financial Services Corporation of North Carolina	1,307,778
	Provident Financial Company of North Carolina, Inc. d.b.a. Provident Finance Company	1,078,707
	TranSouth Financial Corporation	644,562
Winston-Salem	Aetna Finance Company (2 Offices)	6,224,530
	American General Finance of America, Inc. (2 Offices)	5,156,248
	Associates Financial Services of North Carolina, Inc.	1,171,247
	Avco Financial Services of Fayetteville, Inc.	2,667,700
	Beneficial North Carolina Inc.	841,946
	Blazer Financial Services, Inc.	2,185,122
	Chrysler First Financial Services Corporation of America	911,510
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	2,936,960
	Commercial Credit Corporation NC (3 Offices)	11,643,404
	Fleet Finance, Inc. d.b.a Fleet Financenter	2,270,583
	Household Finance Corporation III	715,771
	Metrolina Credit Company of Winston-Salem, Inc.	89,530
	Norwest Financial North Carolina, Inc. (2 Offices)	2,355,198
	Spring Financial Services, Inc.	897,009
	Wagner Financial Services, Inc. *	739,663
Yadkinville	American General Finance of America, Inc.	1,906,253
Yanceyville	Caswell Financial Service, Inc.	284,519
Zebulon	Quality Finance Co., Inc. *	506,104
	SUB TOTAL	1,135,658,624
	Loans in Review/Recovery Offices/Liquidation	26,912,857
	TOTAL	**1,162,571,481**

* GS 53-173 Lenders

COMPARATIVE CONSOLIDATED BALANCE SHEET

Lenders Making Loans under GS 53-173 & 176 with Cash Advance of $10,000 or Less

ASSETS	**1992**	**1991**	**Change**
Cash in Office and in Banks	$ 6,181,649	5,862,298	319,351
Loans	1,162,571,481	1,145,831,694	16,739,787
Less Reserve for Bad Debts	42,575,464	41,735,249	840,215
Net Loans	1,119,996,017	1,104,096,445	15,899,572
Real Estate and Leasehold Improvements	4,041,702	2,867,370	1,174,332
Furniture and Equipment	6,027,692	6,013,845	13,847
Prepaid Expenses	9,844,603	6,551,814	3,292,789
Other Assets	111,441,008	49,511,911	61,929,097
TOTAL ASSETS	$ 1,257,532,671	1,174,903,683	82,628,988

LIABILITIES, NET WORTH AND SHAREHOLDERS' EQUITY			
Accounts and Notes Payable	$ 1,104,784,726	1,041,514,474	63,270,252
Other Liabilities	31,445,944	21,911,000	9,534,944
Reserves	43,889,271	1,511,322	42,377,949
1,180,119,941			
Total Liabilities	$ 1,180,119,941	1,064,936,796	115,183,145
Net Worth (if individual or partnership)	$ 2,692,798	2,410,782	282,016
Shareholders' Equity			
Capital Stock	$ 8,715,425	8,744,259	(28,834)
Surplus and Undivided Profits	66,004,507	98,811,846	(32,807,339)
Total Net Worth and Shareholders' Equity	$ 77,412,730	109,966,887	(32,554,157)
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS' EQUITY	$ 1,257,532,671	1,174,903,683	82,628,988

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE

Lenders Making Loans under GS 53-173 & 176 with a Cash Advance of $10,000 or Less
January 1, 1992 - December 31, 1992

GROSS INCOME DERIVED FROM CONSUMER FINANCE BUSINESS		Per Cent
Interest and Charges Earned .... $	250,710,506	90.60
Interest Collected on Accounts Previously Charged Off	496,158	0.18
Principal Collected on Accounts Previously Charged Of	3,504,767	1.27
*Insurance Income Recognized by Licensee (Net)	10,751,618	3.88
Non-filing or Non-recording Insurance Commissions (Net)	643,016	.23
Other Income	10,615,602	3.84
Total Gross Income Derived from Consumer Finance Business .... $	276,721,667	100.00

EXPENSES OF CONDUCTING CONSUMER FINANCE BUSINESS		
Advertising .... $	4,434,684	2.71
Auditing	263,138	.16
Bad Debts	52,075,578	31.87
Depreciation	2,188,617	1.34
Recording and Acknowledgement Fees	126,275	.08
Legal Fees and Disbursements	1,128,450	.69
Postage and Express	2,205,390	1.35
Printing, Stationery and Supplies	1,981,020	1.21
Rent, Utilities and Janitor Services	6,256,529	3.83
Insurance	1,757,195	1.08
Supervision and Administration	23,298,169	14.26
Salaries	42,090,118	25.77
Taxes (other than income) and Licenses	3,683,167	2.25
Telephone and Telegraph	3,151,910	1.93
Travel, Automobile Expense and Allowances	1,574,511	.96
Other Expenses of Conducting Consumer Finance Business	17,179,214	10.51
Total Expenses of Conducting Consumer Finance Business (not including interest on borrowed funds and income taxes) .... $	163,393,965	100.00
TOTAL NET EARNINGS DERIVED FROM CONSUMER FINANCE BUSINESS (before deducting interest on borrowed funds and income taxes .... $	113,327,702	---
INTEREST PAID ON BORROWED FUNDS	92,140,253	---
NET EARNINGS (before deducting income taxes) .... $	21,187,449	---
TAXES (Income)	9,253,384	---
TOTAL NET EARNINGS .... $	11,934,065	---

*Does not include $23,416,565 insurance income generated, but recognized by an insurance affiliate.

ANALYSIS OF LOANS BY SIZE

Lenders Making Loans under GS 53-173 & 176 with a Cash Advance of $10,000 or Less
January 1, 1992 - December 31, 1992

	Number of Accounts	Per Cent	Amount	Per Cent
Loan Balances Outstanding at Beginning of Period January 1, 1992	586,179		$1,103,009,051	
Loans Made During the Period:				
a) $600 or less	78,295	13.35	37,095,919	3.15
b) Over $600 to $1,000	100,442	17.13	80,003,662	6.80
c) Over $1,000 to $3,000	284,594	48.53	510,063,777	43.34
d) Over $3,000 to $5,000	88,965	15.17	332,842,499	28.28
e) Over $5,000 to $7,500	28,385	4.84	167,270,070	14.21
f) Over $7,500 to $10,000	5,764	.98	49,691,038	4.22
Total Loans Made During the Period	586,445	100.00	$1,176,966,965	100.00
Loan Balances Purchased During the Period		$	7,579,527	---
Loan Balances Sold During the Period			41,379,593	---
Loan Balances Charged Off During the Period			52,608,468	---
Collections on Outstanding Balances During the Period			1,030,996,001	---
Loan Balances Outstanding at End of Period December 31, 1992	609,164	$	1,162,571,481	---

ANALYSIS OF LOANS BY TYPE OF SECURITY

Lenders Making Loans under GS 53-173 & 176 with a Cash Advance of$10,000orLess
January 1, 1992 - December 31, 1992

	Number of Accounts	Per Cent	Amount	Per Cent
Loans Made During the Period Based in Whole or in Larger Part on:				
(a) Personal property	348,268	59.39	$ 665,492,823	56.54
(b) Signature or endorsement	60,537	10.32	123,777,984	10.52
(c) Motor vehicles	110,828	18.90	250,822,974	21.31
(d) Other considerations	66,812	11.39	136,873,184	11.63
Total Loans Made During the Period	586,445	100.00	$1,176,966,965	100.00

ANALYSIS OF LOANS BY TYPE OF BORROWER

Lenders Making Loans Under GS 53-173 & 176 with a Cash Advance of $10,000 or Less
January 1, 1992 - December 31, 1992

	Number	Amount
Loans which Renewed Existing Accounts	388,760	$ 806,554,673
Loans to Former Borrowers	60,167	106,105,755
Loans to New Borrowers	137,518	264,306,537
Total Loans Made During the Period	586,445	$1,176,966,965

ANALYSIS OF INSURANCE

Lenders Making Loans under GS 53-173 & 176 with a Cash Advance of $10,000 or Less
January 1, 1992 - December 31,1992

Loans Made During Year:	
(a) Number	586,445
(b) Amount	$1,176,966,965

	Credit Life	Credit Accident and Health	Personal Property Insurance	Auto Insurance
Insured Loans Made During Year:				
(a) Number	455,169	392,098	363,018	117,473
(b) Amount	$1,036,027,953	$895,463,220	$681,521,635	$232,874,097
Premiums Collected From Borrowers:				
(a) Amount	$34,424,694	$47,954,739	$23,221,384	$7,716,334
(b) Less premiums refunded for prepayment of loans	13,609,273	21,588,177	12,252,422	2,838,107
(c) Net premiums collected	$20,815,421	$26,366,562	$10,968,962	$4,878,227
Claims Paid:				
(a) Number	2,611	42,132	2,095	640
(b) Amount	$7,991,036	$9,710,806	$1,633,510	$490,020
Insurance Income:				
Recognized by licensee				
(a) Commissions	$2,849,754	$3,358,627	$1,413,671	$2,145,292
(b) Dividends from insurance carrier .	65,126	167,757	239,171	506,680
Subtotal	$2,914,880	$3,526,384	$1,652,842	$2,651,972
Income recognized by insurance affiliate	$8,265,313	$9,492,457	$4,307,330	$1,351,465
Total Insurance Income	$11,180,193	$13,018,841	$5,960,172	$4,003,437
Insurance Origination Fees	$336,683	$227,731	$189,256	

OTHER BUSINESS

Background

Since the North Carolina Consumer Finance Act was passed in 1961, GS 53-172, "conduct of other business in the same office," has been amended several times. Originally, a licensee could not operate at the same location as another business. The only exception was that installment paper dealers as defined in GS 105-83 were not considered as "other business."

The law still prohibits a Consumer Finance Licensee from operating in the same office as another business, except upon authorization by the Commissioner of Banks. The Commissioner can deny a Consumer Finance licensee's request to operate at the same location as another business or revoke approval if he determines that the "other business" is not in the best interests of the borrowing public.

On August 1, 1991, the Commissioner determined that the sale of the following products was not in the best interests of the borrowing public when sold in connection with a loan.

Accident Death and Dismemberment Insurance (non-credit)
Accident Insurance (non-credit)
Disability Insurance (non-credit)
Life Insurance (non-credit)
Automobile Insurance
Homeowners Insurance

The Commissioner's determination was preceded by a formal opinion of the Attorney General that a consumer finance licensee could not charge for these products when sold in connection with a loan, which decision was subsequently, in effect, reversed by the legislature.

The present situation is that the current "other business" authority in effect is confined to other business rather than other products as can be seen from the Summary. The question of "other business" remains under continuing study and is the subject of considerable controversy.

SUMMARY

CONSUMER FINANCE LICENSEES – OTHER BUSINESS AUTHORIZATION

Other Business Code	Activity	Number Of Authorized Licensees
A	Contract Rate Loans (G. S. 24–1.1)	16
B	First Mortgage Home Loans (G.S. 24–1.1A)	19
C	Manufactured Home Loans (G.S. 24–1.1C)	3
D	Installment Rate Loans (G.S. 24–1.2)	11
E	Equity Lines of Credit (G.S. 24–1.2A)	17
F	Revolving Credit Loans (G.S. 24–11(b))	10
G	Inventory Financing	1
H	Secondary Mortgage Loans (G.S. 24–12 et. seq.)	22
I	Servicing Loans Sold to Another Entity	3
J	Mortgage Banker (G.S. 53–234(3))	22
K	Mortgage Broker (G.S. 53–234(4))	5
L	Retail Installment Contracts (Unsecured)	15
M	Retail Installment Contracts (Real Estate Secured)	17
N	Tax Preparation Service	3
O	General Insurance Agency	1
P	Check Cashing for Household Bank, N.A.	1
Q	Bulk Purchase Accounts Receivable	2
R	Refund Anticipation Loan Facilitator	1

TOTAL ACTIVITIES: 18

CONSUMER FINANCE LICENSEES – OTHER BUSINESS AUTHORIZATION
December 31, 1992

LICENSEE NAME	OTHER BUSINESS CODES (Explanation of codes on preceding summary sheet)																	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Aetna Finance Company d/b/a ITT Financial Services					X			X		X								
American General Finance of America, Inc.	X	X		X	X			X		X		X	X					
Associates Financial Services Company of North Carolina, Inc.	X	X		X				X		X		X	X					
Auto Finance Company, Inc.														X				X
Avco Financial Services of Fayetteville, Inc.		X			X			X		X			X					
Beneficial North Carolina Inc.	X	X		X	X	X		X		X	X	X						
Blazer Financial Services, Inc.	X	X		X	X	X		X		X	X	X	X					
Blazer Financial Services, Inc. of North Carolina	X	X		X	X	X		X		X	X	X	X					
Chrysler First Financial Services Corporation of America	X	X			X	X		X	X	X		X	X					
City Finance Company d/b/a Safeway Finance Corp. of North Carolina	X	X		X	X	X		X		X		X						
Classic Finance, Inc.													X					
Commercial Credit Corporation NC	X	X	X	X	X			X		X		X	X					
First Family Financial Services, Inc.		X			X	X		X		X		X	X					
Fleet Finance, Inc.	X	X		X	X			X		X			X					
Freedom Credit Rockingham, Inc.																	X	
Household Finance Corporation III	X	X			X	X		X	X	X		X				X		
Imperial Finance Company of Shelby, Inc.															X			
Ken–Mar Finance, Inc.													X					
Kentucky Finance Co., Inc.								X		X								
NationsBanc Financial Services Corporation of North Carolina	X	X	X	X	X	X		X		X		X	X					
Norwest Financial North Carolina, Inc.	X	X						X		X		X	X					
Provident Finance Company of North Carolina, Inc.	X	X		X	X			X		X		X	X					
Security Finance Corporation of Lincolnton d/b/a Security Financial Services														X				
Security Pacific Financial Services, Inc.					X	X		X		X		X	X					
Southland Factors Company														X				
Spring Financial Services, Inc.	X	X						X	X	X	X	X	X					
Superior Loan & Finance Co., Inc.																	X	
Transamerica Financial Corporation	X	X						X		X								
TranSouth Financial Corporation	X	X	X	X	X	X	X	X		X			X					
Wagner Financial Services, Inc.		X			X			X		X	X							
Count	**16**	**19**	**3**	**11**	**17**	**10**	**1**	**22**	**3**	**22**	**5**	**15**	**17**	**3**	**1**	**1**	**2**	**1**

MORTGAGE BANKERS
AND
MORTGAGE BROKERS

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTITUTION
APRIL 12, 1776

THE RESIDENTIAL MORTGAGE BANKER AND BROKER ACT

History

The General Assembly enacted the Registration Requirement Act for Certain Makers of Mortgages and Deeds of Trust on Residential Real Property in 1988. The Act requires entities which, for compensation or gain, solicit, process, negotiate or fund mortgage loans on residential property to register with the Commissioner of Banks. The Act does not apply to many businesses which participate or engage in residential mortgage lending, including banks, savings and loans, credit unions, life insurance companies, real estate agents and brokers licensed with the North Carolina Real Estate Commission and government agencies.

Current Law

As of October 14, 1993, 111 mortgage bankers and 117 mortgage brokers were registered with the Commissioner of Banks. An additional 180 companies were registered as both mortgage bankers and mortgage brokers. Due to the rapid expansion of this industry, the Commissioner of Banks typically receives several new applications of registration each month. Although most residential mortgage bankers and brokers are regulated to some extent at the federal level, the Mortgage Banker/Broker Act enables statewide oversight of the industry and provides consumer protection for the citizens of North Carolina. In addition to authorizing the adoption of capital standards for registrants, the Act allows the Commissioner to issue cease and desist orders and impose civil money penalties. In November of 1992, the Commissioner of Banks began the process of adopting administrative Rules for registrants. These Rules have a proposed effective date of November 1, 1993 and, among other things, establish net worth, liquidity and bonding requirements for registrants.

NORTH CAROLINA MORTGAGE BANKER AND BROKER REGISTRANTS AS OF 10/14/93

Registrant	Headquarters
1st Carolina Corporation DBA: 1st Carolina Mortgage of North Carolina	24 North Market Street Ste. 210 Charleston, SC 29403
A. Ray Mathis	101 N. McDowell Street Ste.114 Charlotte, NC 28204
Able Mortgage Inc	200 Asheland Avenue, Ste. 200 Asheville, NC 28801
Accredit Mortgage Corporation	301 C East Mountain Street Kernersville, NC 27284
Al M. Pierce DBA: First American Mortgage	217 Deal Street, S.E. Concord, NC 28025
Allen Equity Financial Corporation	516 West Innes Street Salisbury, NC 28145
Alliance Mortgage Company	4500 Salisbury Road Jacksonville, FL 32216
Alpha Mortgage Corporation	1348 Westgate Center Drive, Ste.100 Winston-Salem, NC 27103
AmeriSouth Mortgage Company	2101 Sardis Road N. Ste.114, Crown Centre Bldg. Charlotte, NC 28227
American Financial Group, Inc. DBA: American Financial Mortgage	4801 E. Independence Blvd. Ste. 911 Charlotte, NC 28212
American Independent Mortgage, Inc.	1200 Johnson Ferry Road Ste. 240 Marietta, GA 30068
American Residential Mortgage Corporation	11119 N.Torrey Pines Road La Jolla, CA 92037
Archibald Hunter Arrington Williams, III DBA: Atlantic Mortgage Service	Ste.10 Professional Court Morehead City, NC 28557
Arthur Stuart Galloway DBA: Dollar Bill Financial Services and Consultant	Route 1, Box 310, Hwy. 305 Seaboard, NC 27845
Asheville Mortgage, Inc. DBA: Eastern Financial	Ste. 216 Executive Park Asheville, NC 28801

Registrant	Headquarters
Ashton & Curry, Inc.	2003–A Blvd. Street Greensboro, NC 27407
B & B Mortgage Company	240 Newton Road, Ste.105 Raleigh, NC 27615
Becker Mortgage Corporation	9801 Kincey Ave., Ste.135 Huntersville, NC 28078
Beneficial Mortgage Co. of North Carolina	400 Bellevue Parkway Wilmington, DE 19809
Beverly S. Balliot DBA: Community First Mortgage Company	52 East Main Street Sylva, NC 28779
Blazer Mortgage Services, Inc.	Hidden River Corporate Park 8900 Grand Oak Circle Tampa, FL 33637
Boyce Laster Ford DBA: Direct Funding	26 North Liberty Street Asheville, NC 28801
Build–A–Rama, Inc.	707 E. Fremont Street Burgaw, NC 28425
Business Starters, Inc. DBA: Best Rate Mortgage Co.	4113 Yancey Road Charlotte, NC 28217
CMK, Inc. DBA: Mortgage Capital Investors, Inc.	6571 Edsal Road Springfield, VA 22151
CTX Mortgage Company	3333 Lee Parkway Dallas, TX 75219
Capital Asset Corporation DBA: Capital Funding	230 North Elm Street Greensboro, NC 27401
Capital Mortgage Corporation	1100 Navaho Drive Ste. GL100 Raleigh, NC 27609
Capital Mortgage Finance Group, Inc.	610 East Baltimore Pike Ste. 320 Media, PA 19063
Capital Seekers Inc. DBA: Carolina Mortgage Center	101 N. Fork Road Black Mountain, NC 28711
Cardinal Mortgage Investments, Inc.	46 Haywood St., Ste. 260 Haywood Park Asheville, NC 28801
Carl I. Brown and Company	612 W. 47th Street Kansas City, MO 64112
Carolina First Home Equity, Inc.	110 Scott Avenue High Point, NC 27262

Registrant	Headquarters
Carolina Mortgage Brokers, Inc.	1616 H–B Battleground Avenue Greensboro, NC 27419
Carolinas First Financial Services, Inc.	6302 Fairview Rd., Ste. 260 Charlotte, NC 28210
Centerbank Mortgage Company	43 South Main Street Waterbury, CT 06702
Charles F. Curry Company	720 Main Street Kansas City, MO 64105
Charles Franklin Gamble	3776 N. Lakeshore Drive Clemmons, NC 27102
Chemical Financial Services Corporation	250 West Huron Cleveland, OH 44113
City Federal Mortgage Company, Inc.	2700 Wycliff Road, Ste.103 Raleigh, NC 27607
Coastal Mortgage Services, Inc.	6230 Fairview Road, Ste. 200 Charlotte, NC 28210
Collateral Mortgage, Ltd.	1900 Crestwood Blvd. Birmingham, AL 35210
Community Lending Corporation	6128 Baltimore Avenue Ste.102 Riverdale, MD 20737
Consolidated Mortgage and Financial Services Corporation	1901 North Harrison Avenue Cary, NC 27513
Consumer's Mortgage Corporation	1755 W. Webb Avenue Burlington, NC 27215
Correspondents Mortgage Company, L. P.	610 Pasteur Drive, Ste. 201 Greensboro, NC 27403
Creative Financial Services, Inc.	201 South McPherson Church Road, Ste. 233 Fayetteville, NC 28303
Crown Financial Group, Inc.	10827 Pineville Road, Ste. 3 Pineville, NC 28134
Curtis E. Martin, Incorporated	108 N. Washington Street Alexandria, VA 22314
Customer First Mortgage, Inc.	105 E. Arlington Blvd., Ste. B Greenville, NC 27858
Dianne B. Nunnally DBA: BrenNunn's	1515 Elizabeth Avenue Charlotte, NC 28204
Directors Mortgage Loan Corporation	1595 Spruce Street Riverside, CA 92507

Registrant	Headquarters
Donald Charles Thompson	445 Ste. N. Western Blvd. Ste. N Jacksonville, NC 28546
Donald Earl Fader	1701 Kent Street Kinston, NC 28501
EFG EMCO, Inc. DBA: First Discount Mortgage	Reflections I, Ste. 320 2809 S. Lynnhaven Road Virginia Beach, VA 23452
Eagle Capital Mortgage, Ltd. DBA: E C Mortgage Limited Partnership	800 North Tower, 2710 N. Stemmons Freeway Dallas, TX 75207
Eastern Mortgage Company, Inc.	1319 Military Cutoff Road Ste. G, Landfall Centre Wilmington, NC 28405
Elizabeth City Associates, Inc. DBA: Associates Home Mortgage	305 South Road Street, Ste. B Elizabeth City, NC 27909
Empire Acceptance Company Employee's Profit Sharing Plan and Trust DBA: EAC Trust Services	114 Winola Drive Greensboro, NC 27409
Empire Acceptance Company, Inc.	114 Winola Drive Greensboro, NC 27409
Equi–Financial, L.P.	1275 Wampanoag Trail East Providence, RI 02915
Equitable Mortgage Corp.	2997 Sunset Blvd. West Columbia, SC 29171
Equity Services, Inc.	5711 Six Forks Road, Ste. 201 Raleigh, NC 27609
Evergreen Financial, Inc.	Cashiers Commons, 107 N. Cashiers, NC 28717
Fairfield Financial Mortgage Corp.	6743 Fairview Road Charlotte, NC 28210
Federal Mortgage Services, Inc.	1723 Armstrong Park Road Ste.100 Gastonia, NC 28054
Federated Mortgage Corp.	5200 Park Rd., Ste.108–A Charlotte, NC 28209
Financial Mortgage, Inc.	7617 Little River Turnpike #300 Annandale, VA 22003
First Advantage Mortgage Corporation	4000 Park Road Charlotte, NC 28209

Registrant	Headquarters
First Beneficial Mortgage Corp.	5601 Executive Center Drive Ste. 223 Charlotte, NC 28212
First Capital Mortgage Corporation DBA: First Capital Mortgage of Alabama	Chase Corporate Center II Ste. 90 Birmingham, AL 35244
First Carolina Home Equity, Inc.	Route 2, Box 558 Hamptonville, NC 27020
First Choice Mortgage Corporation, Inc.	1341 South Glenburnie Road New Bern, NC 28561
First Choice Mortgage Equity Corporation	7422 Carmel Executive Park Ste. 208 Charlotte, NC 28226
First Greensboro Home Equity, Inc.	1500 Pinecroft Road, Ste. 200 Greensboro, NC 27407
First Jefferson Mortgage Corporation	742 Thimble Shoals Blvd. Newport News, VA 23606
First Mecklenburg Mortgage Corporation	4200 Park Road, Ste. 800 Charlotte, NC 28209
First Mortgage of North Carolina, Inc.	1266 North Scales Street Reidsville, NC 27320
First National Funding, Inc.	212 Eglin Parkway S.E. Fort Walton Beach, FL 32548
First Omni Mortgage Company	354 Wagoner Drive, Ste. 201 Fayetteville, NC 28303
First Security Mortgage Corp.	921 S. McPherson Church Road Fayetteville, NC 28309
First Security Mortgage Corporation	1331 Elmwood Avenue Ste. 305 Columbia, SC 29201
First Sun Mortgage Corporation	3700 Forest Drive, Ste. 505 Columbia, SC 29204
Foldes Financial Services, Inc. DBA: Alternative Mortgage Lending	100 Executive Center Drive Ste. 107 Greenville, SC 29615
Freedom Mortgage Corporation	1981 E. Murray–Holladay Road Salt Lake City, UT 84117
Freedom Mortgage Corporation DBA: Freedom Home Mortgage Corporation	3000 Atrium Way, Ste. 503 Mt. Laurel, NJ 08054

Registrant	Headquarters
GE Capital Mortgage Services, Inc.	Three Executive Campus Cherry Hill, NJ 08034
GMAC Mortgage Corporation of PA	8360 Old York Road Elkins Park, PA 19117
GSO Mortgage Company	2402 Goldfield Court Greensboro, NC 27455
Gate City Financial, Inc.	3005 S. Church Street Burlington, NC 27215
Gateway Mortgage, Inc.	263 Church Street, N.E. Concord, NC 28025
Goldstar Mortgage Company, Inc.	203 E. Caswell Street Kinston, NC 28502
Great Southern Mortgage Corporation	3008 Anderson Drive, Ste. 201 Raleigh, NC 27609
Guild Mortgage Company	9160 Gramercy Drive San Diego, CA 92123
Gulfstream Financial Mortgage Services, Inc.	302 Professional Bldg. Hilton Head, SC 29928
Gulfstream Financial Services, Inc.	2301 W. Meadowview Drive #115 Greensboro, NC 27407
Hartridge B. McMillan, Jr. DBA: Carolina Residential Mortgage	408–B Holly Hill Lane Burlington, NC 27216
High Country Mortgage Co.	13 Maybury Court Arden, NC 28704
Home Investment Funding, Inc.	2000 Powers Ferry Road Ste. 100 Marietta, GA 30067
ICM Mortgage Corporation	6061 South Willow Drive Ste. 300 Greenwood Village, CO 80111
Independent Mortgage Corporation	1633 Celanese Road Rock Hill, SC 29732
J A M Consultants, Inc.	108 N. Harrison Alexandria, IN 46001
JHM Mortgage Services Corporation	8300 Greensboro Drive Ste. 970 McLean, VA 22102
Jeffrey Linn Clayton DBA: Mortgage Processing Solutions	6401 Carmel Road, Ste. 209 Charlotte, NC 28226

Registrant	Headquarters
Kenneth Daniel Kindsvater DBA: Community First	806 Green Valley Rd., Ste. 302 Greensboro, NC 27408
Kinlaw & Associates, Inc. DBA: Home Mortgage of Albemarle	120 North First Street Albemarle, NC 28001
L. David Lindsay DBA: AllState Mortgage	6609 King Lawrence Road Raleigh, NC 27607
Lex Ivan Carroll DBA: Coastal Mortgage Company	2001 North Croatan Hwy. Kill Devil Hills, NC 27948
Lincoln Capital Funding, Inc. DBA: Lincoln Financial Services	114 East Main Street Lincolnton, NC 28092
Lindenmuth Investment Services Inc. DBA: Triangle Financial Services	3801 Wake Forest Hwy. Ste. 113 Durham, NC 27703
Log Cabin Homes Ltd.	410 N. Pearl Street Rocky Mount, NC 27802
Lomas Mortgage USA, Inc.	1600 Viceroy Drive, Floor 4 Dallas, TX 75235
M.M. & Co. Incorporated DBA: Mutual Mortgage	117 S. Lee Street Salisbury, NC 28144
M/I Financial Corp.	1855 East Dublin–Granville Road, Ste. 108 Columbus, OH 43229
Matheson Mortgage Associates, Inc.	350 Blowing Rock Road Ste. 203, SNB Bldg. Boone, NC 28607
Merchants Home Mortgage Corporation	4801 E. Independence Blvd. Ste. 700 Charlotte, NC 28212
Midstate Financial Services, Inc.	2504 Raeford Road, Ste. 202 Fayetteville, NC 28305
Monarch Financial Services, Inc.	119 Fishermans Cove Road Belmont, NC 28012
Monogram Home Equity Corporation	2180 South 1300 East, Ste. 300 Salt Lake City, UT 84106
Mortgage Choice, Inc.	One University Place, Ste. 290 Durham, NC 27707
Mortgage Group of America, Inc.	9000 Keystone Crossing Ste.1000 Indianapolis, IN 46240
Mortgage Network, Inc.	19501 Hwy. 73 W., Ste. 210 Davidson, NC 28036

Registrant	Headquarters
Mortgage Options Ltd.	3901 Barrett Drive, Ste. 210 Raleigh, NC 27609
Mortgage Servicing, Inc.	4601 Six Forks Road Ste. 500 Raleigh, NC 27609
Mortgage Trust Corporation	6201 Powers Ferry Road Ste. 100 Atlanta, GA 30339
Myers Park Mortgage, Incorporated	1417 Scotland Avenue Charlotte, NC 28207
National Mortgage Co.	4041 Knight Arnold Road Memphis, TN 38118
Nations Mortgage Lenders, Inc.	5200 Park Road, Ste.108–B Charlotte, NC 28209
North American Mortgage Company	3883 Airway Drive Santa Rosa, CA 95403
Oakwood Acceptance Corporation DBA: Nationwide Mortgage Company	2225 South Holden Road Greensboro, NC 27407
Olympus Mortgage Corporation	59 Wharf Street, Ste. 2D Salem, MA 01970
Omega Financial Services, Inc.	4000–M Spring Garden Street Greensboro, NC 27407
Parkway Mortgage, Inc.	12 Perimeter Park Drive Ste.107 Atlanta, GA 30341
Payment Plans, Inc.	2741 Transit Road Elma, NY 14059
Phoenix Financial Service, Inc.	2000A SouthBridge Parkway Ste. 430 Birmingham, AL 35209
Piedmont Mortgage Company, Inc.	5874 Faringdon Place Raleigh, NC 27609
Pinnacle Mortgage Investment Corporation	42 North Prince Street Lancaster, PA 17603
Premier Mortgage Corporation	3200 Croasdaile Drive, Ste. 205 Durham, NC 27715
Prime Financial Services, Ltd.	10801 Johnston Road Extension, Ste.129 Charlotte, NC 28226
Prime Funding Corp.	5185 Country Club Road Winston–Salem, NC 27104

Registrant	Headquarters
Prime Mortgage, Inc.	214 East Mountain Street Ste.103 Kernersville, NC 27284
Prime Partners, Inc. DBA: Prime Mortgage Company	767 S. Kerr Avenue Wilmington, NC 28403
Primerica Financial Services Home Mortgages, Inc.	3100 Breckinridge Blvd., Bldg. 400 Duluth, GA 30199
Priority Home Funding, Inc.	1515 Mockingbird Lane Ste. 207 Charlotte, NC 28209
R & R Funding Group, Inc. DBA: American Builders Mortgage Company	18 Colony West, Ste.180 Durham, NC 27705
Relocation Financial Services, Inc.	120 Longwater Drive Norwell, MA 02061
Residential Mortgage Corp.	2545 Ravenhill Road, Ste.105 Fayetteville, NC 28303
Ryland Mortgage Company	11000 Broken Land Parkway Columbia, MD 21044
SC Funding Corporation	4 Park Plaza, Ste.1200 Irvine, CA 92714
SGB Corporation DBA: WestAmerica Mortgage Company	5655 S. Yosemite Street Englewood, CO 80111
Salem Mortgage Corporation	1409 – J Plaza West Road Winston–Salem, NC 27103
Shearson Lehman Hutton Mortgage Corporation	19000 MacArthur Blvd. Irvine, CA 92715
Shirley H. Moore DBA: First Piedmont Mortgage Company	3121 Battleground Avenue Ste. B Greensboro, NC 27410
Shoptaw–James, Inc.	5871 Glenridge Drive, Ste. 200 Atlanta, GA 30328
Source One Mortgage Services Corporation	27555 Farmington Road Farmington Hills, MI 48334
Squire Mortgage Co.	101 S. Marshall Street Winston–Salem, NC 27101
State Mortgage Corporation	2315 East Main Street Albemarle, NC 28001
Stephen Rubin and Steven Weiner DBA: Creative Funding Company	1520 Iris Drive Charlotte, NC 28205

Registrant	Headquarters
Summit Financial Services Corp. DBA: Summit Mortgage Corporation	104 S. McMorrine Street Elizabeth City, NC 27909
SunStates Mortgage Corp.	5151 Brook Hollow Parkway Ste. 225 Norcross, GA 30071
The First National Mortgage Exchange, Inc.	4201 Long Beach Blvd. Ste. 303 Long Beach, CA 90807
The Guilford Equity Group, Inc.	2211 W. Meadowview Road, Ste.107 Greensboro, NC 27407
The Home Loan Center, Inc.	3600 Glenwood Avenue Ste.150 Raleigh, NC 27612
The Lenders Financial Group, Inc.	7706 Six Forks Road, Ste. 204 Raleigh, NC 27615
The Loan Company	206 E. Chestnut Street Asheville, NC 28801
The Money Centre, Inc.	7422 Carmel Executive Park Drive #308 Charlotte, NC 28226
The Prudential Real Estate Financial Services of the Carolinas	751 Broad St., 12th. Floor Newark, NJ 07102
Thies Realty & Mortgage Company	119 Huntley Place Charlotte, NC 28207
Thomas Landy McDuffie Jr. DBA: Mortgages Unlimited Inc.	200 Thorncliff Drive Fayetteville, NC 28303
Tidewater First Financial Group, Inc.	4500 Holland Office Park Ste. 312 Virginia Beach, VA 23452
Trinity Mortgage, Incorporated	5500 Executive Center Drive Ste.101 Charlotte, NC 28229
United Southern Mortgage Corporation of Roanoke	155 Riverbend Drive Charlottesville, VA 22902
Unity Mortgage, Inc.	6512-204-B Six Forks Road Raleigh, NC 27615
Universal Mortgage and Investment Corp.	9-A Dundas Circle Greensboro, NC 27407
V I P Mortgage & Financial Services, Inc.	610 W. Johnson Street Raleigh, NC 27604

Registrant	Headquarters
Valley Acceptance Corporation	3200 Northline Avenue Ste. 629–B Greensboro, NC 27408
Wagner Mortgage Services, Inc.	834 West Fourth Street Winston–Salem, NC 27101
William Baker Allnutt, Jr.	4259 Appleton Way Wilmington, NC 28412
WoodBai, Inc. DBA: Unlimited Financial Resources	3622 LycKan Parkway Ste. 4004 Westgate Plaza Durham, NC 27707
Worldwide Financial, Inc.	4801 E. Independence Blvd. Ste. 709 Charlotte, NC 28212

NORTH CAROLINA MORTGAGE BANKER REGISTRANTS
AS OF 10/14/93

Registrant	Headquarters
1st 2nd Mortgage Company of N.J., Inc.	50 Spring Street Cresskill, NJ 07626
A. V. Anderson, Inc.	2113 Cameron Street, Ste. 201 Raleigh, NC 27605
Abbey Financial Corporation	139 Main Street Palm Beach, FL 33480
American General Finance, Inc.	601 N. W. Second Street Evansville, IN 47701
Arbor National Mortgage, Inc.	615 Merrick Avenue Westbury, NY 11590
Ashton Mortgage Company	3700 Computer Drive Raleigh, NC 27609
Associates Financial Services of America, Inc	250 Carpenter Freeway Irving, TX 75062
Associates National Mortgage Corporation	250 Carpenter Freeway Irving, TX 75062
Assured Mortgage Corporation	5000 Rockside Road Independence, OH 44131
Atlantic Residential Mortgage Corporation	120 E. Baltimore Street 23rd Floor Baltimore, MD 21202
Avco Mortgage and Acceptance Corporation	3349 Michelson Drive Irvine, CA 92715
BNE Land & Development Company DBA: Kitty Hawk Land Company	1021 Noell Lane Rocky Mount, NC 27802
Banc One Mortgage Corporation	111 Monument Circle Indianapolis, IN 46277
BancPlus Mortgage Corp.	9601 McAllister Freeway San Antonio, TX 78216
Bob McLemore and Co., Inc. DBA: BMI Mortgage, a division of Bob McLemore and Co.	7900 Matthews–Mint Hill Road Charlotte, NC 28229
CMCF, Inc. DBA: Carolina Mortgage Company of Fayetteville	6920 Cliffdale Road Fayetteville, NC 28314

Registrant	Headquarters
CNC Financial Corporation	1145–F Executive Circle Cary, NC 27511
CUNA Mortgage Corporation	8401 Greenway Blvd. Madison, WI 53562
Capital Mortgage Corporation of the Carolinas	1401 Sunset Drive, Ste.100 Greensboro, NC 27438
Carolina Model Home Corporation	605 German Street Fayetteville, NC 28301
Castle Mortgage Corporation	Two Metroplex Dr., Ste. 200 Birmingham, AL 35209
Chrysler First Financial Services Corporation	1105 Hamilton Street Allentown, PA 18101
Colonial Mortgage Company	One Commerce Street Montgomery, AL 36104
Columbia National, Inc.	10440 Little Patuxent Parkway Columbia, MD 21044
Commercial Credit Loans, Inc.	300 St. Paul Place Baltimore, MD 21202
Commercial Credit Plan, Incorporated	300 St. Paul Place Baltimore, MD 21202
ContiMortgage Corporation	149 Witmer Road Horsham, PA 19044
Cooperative Mortgage Services, Inc. DBA: CMS Mortgage Services, Inc.	5875 Landerbrook Drive Mayfield Heights, OH 44124
Countrywide Funding Corporation	155 North Lake Avenue Legal Dept. Pasadena, CA 91101
Crestar Mortgage Corporation	2108 W. Laburnum Avenue Richmond, VA 23227
Crossland Mortgage Corporation	860 E. 4500 South Salt Lake City, UT 84107
Developers Mortgage Corporation	8321 Old Courthouse Road #110 Vienna, VA 22182
Dover Mortgage Company	701 E. Morehead Street Charlotte, NC 28236
EMC Mortgage Corporation	511 East John Carpenter Freeway, Ste. 50[illegible] Irving, TX 75062

Registrant	Headquarters
EQUIFIRST CORPORATION	4200 Park Road, Ste. 300 Charlotte, NC 28209
Empire of America Realty Credit Corp.	Empire Plaza 100 Seneca Street Buffalo, NY 14203
Express America Mortgage Corporation	9060 East Via Linda Street Scottsdale, AZ 85258
First General Mortgage Company	6400 Arlington Blvd., Ste. 920, Falls Church, VA 22042
First Republic Mortgage Corporation	Route 2 Greensboro, NC 27317
Fleet Finance & Mortgage, Inc.	30 Perimeter Park, Ste. 201 Atlanta, GA 30341
Ford Consumer Finance Company, Inc.	250 Carpenter Freeway Irving, TX 75062
Foster Mortgage Corporation	405 West Loop 820 S. Fort Worth, TX 76108
GLL & Associates, Inc.	154 Charlois Blvd. Winston–Salem, NC 27114
Green Tree Financial Corp.–NC	1100 Landmark Towers 345 St. Peter Saint Paul, MN 55102
Greentree Mortgage Company, L. P.	10005 Atriums at Greentree Marlton, NJ 08053
Gulf States Mortgage Co., Inc.	900 Circle 74 Parkway Ste.1500 Atlanta, GA 30339
Guy C. Lee Building Materials of Smithfield,	Hwy. 301 N. Smithfield, NC 27577
Highland Mortgage Company	2040 Highland Avenue Birmingham, AL 35205
Home Mortgage Network, Inc.	2970 Peachtree Road, N.W. Ste. 856 Atlanta, GA 30305
Home Realty and Management Company	916 Kings Drive Charlotte, NC 28204
Household Realty Corporation	2700 Sanders Road Prospect Heights Wood Dale, IL 60070
Imperial Credit Industries, Inc.	20371 Irvine Avenue Santa Ana Heights, CA 92707

Registrant	Headquarters
Inland Mortgage Corporation	9265 Counselor's Row Ste. 200 Indianapolis, IN 46240
J. I. Kislak Mortgage Corporation	7900 Miami Lakes Drive W. Miami Lakes, FL 33016
James B. Nutter & Company	4153 Broadway Kansas City, MO 64111
Johnson & Associates Mortgage Company, Inc.	2900 Cahaba Road, Ste. 300 Birmingham, AL 35223
KFC Mortgage Loans, Inc.	250 Carpenter Freeway Irving, TX 75062
Lampe Enterprises DBA: Guy C. Lee Building Materials	235 Market Street Smithfield, NC 27577
Lennar Funding Corporation	730 N.W. 107 Avenue Ste. 410 Miami, FL 33172
Litchfield Financial Corporation	25 Main Street Williamstown, MA 01267
MBNA Consumer Services, Inc.	400 Christiana Road Newark, DE 19713
Margaretten & Company, Inc.	205 Smith Street Perth Amboy, NJ 08862
Market Street Mortgage Corporation	2650 McCormick Drive Ste. 200 Clearwater, FL 34619
Marsh Associates, Inc.	2448 Park Road Charlotte, NC 28235
Mayflower Mortgage Corporation DBA: Republic Bancorp Mortgage, Inc.	31155 Northwestern Hwy. Farmington Hills, MI 48334
Meridian Mortgage Corporation	Two Devon Square 744 W. Lancaster Wayne, PA 19087
Mortgage Plus Incorporated	7000 E. Belleview Avenue Ste. 100 Greenwood Village, CO 80111
Mortgage Service America Co.	1701 Vassar Street Reno, NV 89502
Mountain States Mortgage Center, Inc.	1333 E. 9400 South Sandy, UT 84093
NOVUS Credit Services, Inc.	2500 Lake Cook Road, 4W Riverwoods, IL 60015

Registrant	Headquarters
NVR Mortgage Finance, Inc.	7601 Lewinsville Road McLean, VA 22102
NationsCredit Financial Services Corporation	NationsBank Corporate Center, 100 N. Tryon Street Charlotte, NC 28202
Norwest Financial North Carolina 1, Inc.	206 Eighth Street Des Moines, IA 50309
PHH US Mortgage Corporation	6000 Atrium Way Mt. Laurel, NJ 08054
Pacific Finance Loans (Inc.) DBA: Transamerica Financial Services	1150 South Olive Street Los Angeles, CA 90015
Patriot Mortgage Company, L.P.	101 S. Hanley Rd., Ste.1300 St. Louis, MO 63105
Piedmont Funding Corp.	218 North Eugene Street Greensboro, NC 27401
Platte Valley Funding, L.P.	601 Fifth Avenue Scottsbluff, NE 69361
Plaza Savings and Loan Association DBA: Plaza Funding Corporation	1820 East First Street Santa Ana, CA 92705
Plymouth Capital Company, Inc.	4700 Nathan Lane Plymouth, MN 55447
Provident Mortgage Company, Inc.	601 NW Second Street Evansville, IN 47701
Quality Mortgage USA, Inc.	16800 Aston Street Irvine, CA 92714
Relocorp M-1 Mortgage	Raritan Plaza III, 4th Floor Edison, NJ 08837
Residential Bancorp	5686 Dressler Road, N.W. North Canton, OH 44720
Safeway Mortgage Company	Hidden River Corporate Park 8900 Grand Oak Circle Tampa, FL 33637
Salem Crest, Inc. DBA: Timberlake Mortgage Co.	4175 Patterson Avenue Winston-Salem, NC 27105
Sears Mortgage Corporation	440 North Fairway Drive Vernon Hills, IL 60061
Security Pacific Finance Credit Corp.	10089 Willow Creek Road San Diego, CA 92131
Shook Builder Supply Company	1400 16th Street, N.E. Hickory, NC 28603

Registrant	Headquarters
Springs Mortgage Corporation	310 North White Street Fort Mill, SC 29715
St. James Servicing Corporation	1500 Woodward Avenue Ste. 115 Bloomfield Hills, MI 48304
Sunshine Mortgage Corporation	1415 Barclay Circle, Ste. B Marietta, GA 30060
TMS Mortgage Inc.	2840 Morris Avenue Union, NJ 07083
The Anchor Bank	2002 Oak Street Myrtle Beach, SC 29577
The Kissell Company	1873 South Bellaire,17th Floor Denver, CO 80222
The Money Store/North Carolina Inc.	2840 Morris Avenue Union, NJ 07083
The Nassau Corporation	1001 College Court New Bern, NC 28563
The Pfefferkorn Company	715 Coliseum Drive Winston-Salem, NC 27102
The Trustees of Davidson College	Davidson College Davidson, NC 28036
Thorp Consumer Discount Company DBA: ITT Discount Company	605 Highway 169 North Ste. 1200 Minneapolis, MN 55441
TranSouth Mortgage Corporation	250 Carpenter Freeway Irving, TX 75062
Troy & Nichols, Inc.	1500 N. 19th Street Monroe, LA 71201
Turner-Harwood Mortgage Corporation	5821 Park Road, Ste. 402 Charlotte, NC 28209
UDC Mortgage Corporation	4812 South Mill Avenue Tempe, AZ 85282
United Air Lines Employees' Credit Union	125 E. Algonquin Road Arlington Heights, IL 60005
United Companies Lending Corporation	4041 Essen Lane Baton Rouge, LA 70809
United Companies Lending Corporation DBA: Unicor Mortgage	4041 Essen Lane Baton Rouge, LA 70809

Registrant	Headquarters
Unity Mortgage Corp. DBA: First Unity Mortgage Corp.	2300 Henderson Mill Road Ste. 200 Atlanta, GA 30345
Washtenaw Mortgage Company	315 E. Eisenhower, Ste.12 Ann Arbor, MI 48108
West Star Financial Corporation	1635 S. Berry Knoll Blvd. Centennial Park, AZ 86021
Witten Supply Company, Inc.	310 E. Long Avenue Gastonia, NC 28054

NORTH CAROLINA MORTGAGE BROKER REGISTRANTS AS OF 10/14/93

Registrant	Headquarters
ABS Financial Services, Inc.	20 Mansell Court E., Ste.100 Roswell, GA 30076
Action Mortgage Corporation	1365 Westgate Center Drive Ste. B, W Winston-Salem, NC 27103
Airlie Mortgage Company, Inc.	720 Market Street Wilmington, NC 28401
Allen Mortgage, Inc.	516 West Innes Street Salisbury, NC 28145
American Home Mortgage Company, Inc. DBA: Monex, Inc.	5905 West Broad Street Richmond, VA 23230
Atlantic Financial Associates, Inc. DBA: Summit Mortgage Company	The Courtyard Ste. 305 Surfside Beach, SC 29575
Atlantic Mortgage Company, Inc.	530 Causeway Drive The Landing Wrightsville Beach, NC 28480
Authorized Distributing, Inc.	3078 Sweeten Creek Road Asheville, NC 28803
Barson Financial Services Corporation	2772 Lewisville Clemmons Road, Ste. 2 Clemmons, NC 27102
Benchmark Mortgage Corporation	3219 Landmark, 4-A Greenville, NC 27834
CRA Services, Inc	8227-E Arrowridge Road Charlotte, NC 28273
Camelot Credit Corporation	10999 Reed Hartman Hwy. Ste.117 Cincinnati, OH 45242
Capital City Mortgage, Inc.	420 E. Main Street Clayton, NC 27520
Capital Savings Co., Inc.	Ste. 31, The Courtyard 431 W. Franklin Street Chapel Hill, NC 27514
Capitol Mortgage Services, Inc.	1001 Navaho Drive, Ste. 220 Raleigh, NC 27609

Registrant	Headquarters
Carolina Money Company	409 W. Chatham Street Cary, NC 27511
Chapel Hill Mortgage Company, Inc.	900B Franklin Square 1829 E. Franklin Street Chapel Hill, NC 27514
Charles Grady Patton	201 K Pomona Drive Greensboro, NC 27407
Charles Holt & Associates, Inc.	Two Civic Plaza, Ste.130 Newport Beach, CA 92660
Charles Richard Boisky DBA: Azalea Coast Mortgage Company	3803 Peachtree Avenue Wilmington, NC 28403
Chase Mortgage Brokers, Inc.	3701–A W. Market Street Greensboro, NC 27403
Citizen's Trust Mortgage Corporation	Ste. 912, The First Union Bldg 201 N. Front Street Wilmington, NC 28401
Claude H. Stone DBA: Vital Resource Management	4801 E. Independence Blvd. Ste. 802 Charlotte, NC 28204
Colonial Pacific Mortgage DBA: Ramsay Mortgage Company, Inc.	835 Herbert Springs Road Alexandria, VA 22308
Continental Property and Analysis, Inc.	c/o International Realty Group 111 N.W. 183rd Street, Ste. 350 Miami, FL 33169
Custom Mortgage Corporation	5 Centerview Dr., Ste.106 Greensboro, NC 27407
D. Terry Goodspeed DBA: Goodspeed Mortgage	2505 S. 17th Street Wilmington, NC 28401
Dana Burl Miller DBA: United Seaker Financial	Claude Brittain Road Hickory, NC 28602
Daniel E. Greene	8608 Kirchenbaum Drive Charlotte, NC 28210
Davidson Mortgage Services, Inc.	11 Court Square Lexington, NC 27292
Dawkins and Associates, Inc.	7523 Little Avenue, Ste.108 Charlotte, NC 28226
Dean Witter Reynolds, Inc.	2 World Trade Center New York, NY 10048
Dieter Bombien DBA: Reliance Mortgage	6720 Lancer Drive Charlotte, NC 28226

Registrant	Headquarters
Eas–State Mortgage, Inc.	1625 Spring Garden Street Greensboro, NC 27403
Edward Joseph Sullivan III	101 Highlands Road Franklin, NC 28734
Edwin Hunter and Associates, Inc.	1602 Davie Avenue Statesville, NC 28677
Fala Powell Beasley DBA: Coastal Carolina Mortgage	4608 Cedar Avenue, Ste.100 Wilmington, NC 28403
First Atlantic Bank	Hwy.17 & Baldwin Avenue Little River, SC 29566
First Capitol Mortgage Company, Inc.	5509 Creedmoor Road Ste.100 Raleigh, NC 27612
First Fidelity Mortgage Corporation	8260 Greensboro Drive Ste. 310 McLean, VA 22102
First Financial Services, Inc.	6729 Fairview Road, Ste. D Charlotte, NC 28210
First Forsyth Mortgage Company	3880 Vest Mill Road Winston–Salem, NC 27103
First Funding Mortgage Corporation	4534 Old Pineville Road, Ste. D Charlotte, NC 28217
First Manufactured Housing Credit Corporation	6704 Curtis Court Baymeadow Industrial Park Glen Burnie, MD 21061
First Mortgage Corporation	204 Arlington Boulevard, Ste. M Greenville, NC 27858
First Security Mortgage Services, Inc.	132 E. Main Street Clinton, NC 28328
Five C's, Inc. DBA: Forbes Homes	1603 N. Road Street Elizabeth City, NC 27906
Four Star Financial Services, Inc.	8300 Utica Avenue #135 Rancho Cucamonga, CA 91730
Freedom Financial Services, Inc. DBA: Land Home Financial Services	520 S. Graham–Hopedale Road Burlington, NC 27217
Gary Wayne Daye DBA: D and A Mortgage	5500 Executive Center Drive Charlotte, NC 28212
General Electric Mortgage Management Systems, Inc.	4601 Six Forks Road Raleigh, NC 27609

Registrant	Headquarters
Graham Investment Company	219 N. Graham Street Charlotte, NC 28231
Gulfstream Financial Services of N.C., Inc.	4801 E. Independence Blvd. #616 Charlotte, NC 28212
Hatteras Financial Group, Inc.	4010 Oleander Drive Wilmington, NC 28403
Homestead Acceptance of Virginia, Inc. DBA: Homestead Acceptance, Inc.	7636 Williamson Road, N.W. Roanoke, VA 24019
Independence Mortgage and Acceptance Corporation	4801 E. Independence Blvd. Charlotte, NC 28212
Infinity Mortgage Company	3824 Barrett Drive, Ste. 206 Raleigh, NC 27609
J. Anthony Holden DBA: AmeriCo Capital Group	10801 Johnston Rd., Ste.117 Charlotte, NC 28247
J. W. Barnes & Co., Inc.	Ste. 21 Professional Court Morehead City, NC 28557
JTS Financial Associates, Inc. DBA: JTS Mortgage Company	134 Water Street Statesville, NC 28677
James A. Stewart DBA: Homecorp Mortgage	2400 N. Croatan Hwy. Ste. E Kill Devil Hills, NC 27948
Jeanette Adams Ford DBA: Ford Enterprises	506 Highway 70 W. Clayton, NC 27520
Jefferson Mortgage, Inc. DBA: Security Plus Mortgage Company	400 S. Croatan Hwy. Kill Devil Hills, NC 27948
Judy W. Woods DBA: Security Home Equity	102 Paisley Street Greensboro, NC 27401
Kapp & Associates, Inc.	1328 Westgate Drive Winston–Salem, NC 27103
Killian & Associates, Inc.	600 South College Street Ste. 1000 Charlotte, NC 28202
Lee Financial Services, Inc.	1101 Tyvola Road, Ste.110 Charlotte, NC 28217
Lee Williams Roberts DBA: Pelham Financial	3901 Severn Avenue Charlotte, NC 28210
Lomax & Associates, Inc.	909 South Main Street Salisbury, NC 28144

Registrant	Headquarters
Mark Kent Hunt DBA: Piedmont Equity	1213 South Cox Street, Ste. B Asheboro, NC 27203
MarketRate Financial Services, Inc.	4300 Park Road, Ste. 400A Charlotte, NC 28209
Michael H. Hunter DBA: Hunter Financial Services	337 Fieldstone Road Mooresville, NC 28115
Mortgage Concepts, Inc.	750–B S. New Hope Road Gastonia, NC 28054
Mortgage Lending Services, Inc.	1930 Isaac Newton Square #220 Reston, VA 22090
Mortgage Resource Center, Inc.	1400 Battleground Avenue Ste.150 Greensboro, NC 27408
Mortgage Resources, Inc.	3900 Merton Drive, Ste.101 Raleigh, NC 27609
National Investments, Inc.	133 St. Johns Court Rock Hill, SC 29730
New Fortis Mortgage, Inc.	151 Jefferson Church Road King, NC 27021
Newton Real Estate, Inc.	214 Avery Avenue Morganton, NC 28655
North Carolina Mortgage Services, Inc.	2216 W. Meadowview Road Ste.109 Greensboro, NC 27407
Opportunity Mortgage Corporation	3124 Milton Road, Ste. B–236 Charlotte, NC 28215
P F D Financial Services, Inc. DBA: MONEYNET	3126 Battleground Avenue Greensboro, NC 27408
Palmetto Mortgage Corporation	Route #2 Randleman, NC 27317
Pathway Financial Group, Inc.	4208 Six Forks Road Ste. 220–K Raleigh, NC 27609
Philip Douglas Case DBA: Southern Mortgage Associates	160 North First Street Albemarle, NC 28001
Pinnacle Mortgage, Inc.	1220 Ft. Bragg Road, Ste. 202 Fayetteville, NC 28305
Prestige Mortgage Corporation	2004 W. Cumberland Street Dunn, NC 28334

Registrant	Headquarters
Primerica Financial Services Limited Partnership of N.C.	3100 Breckinridge Blvd. Bldg. 400 Duluth, GA 30199
Raleigh First Financial Corp.	1221 Corporation Parkway Ste.108 Raleigh, NC 27604
Ramsey Industries, Inc. DBA: Carolina Custom Windows	816 Woodlawn Avenue North Belmont, NC 28012
Richard F. Carcich DBA: Brunswick Mortgage Company	#1 Ocean Isle Square, Ste.1 Ocean Isle Beach, NC 28469
Richard H. Lyon DBA: Lyon Financial Service	17671 Irvine Blvd.,108 Tustin, CA 92680
Rio Financial, Inc.	9401 Arrowpoint Blvd. #170 Charlotte, NC 28217
Robert E. Cassell, Jr. DBA: American Mortgage Assistance	301 North Elm Street, Ste. 420 Greensboro, NC 27401
Robert L. Kennedy, Jr. DBA: Carolina Mortgage Services	7800 Providence Road, Ste. 208 Charlotte, NC 28226
Rodney Henry Houser DBA: Cleveland Money Source	1203 Marion Street #9 Shelby, NC 28150
S & M Financial Services, Inc.	833 J Durham Road Wake Forest, NC 27587
Seaway Insurance Agency, Mortgage and Financial Services, Inc. DBA: Advantage Mortgage	2810 N. Croatan Hwy., Ste. 4 Kill Devil Hills, NC 27948
Security General Mortgage Corporation	350 Sevilla Avenue, Ste. 201 Coral Gables, FL 33134
Selfield Financial Corp.	201 West Pine Street Pine Level, NC 27568
Sentry Mortgage Company	1325–A, E. Garrison Blvd. Gastonia, NC 28053
Seth Joel Krebs	8 Highlander Road Asheville, NC 28804
Sharon Mortgage Corporation	301 S. McDowell Street Ste. 206 Charlotte, NC 28204
Southern Equity Mortgage Corporation	4439 Cox Road Glen Allen, VA 23060
St. Lawrence Homes, Inc.	100 Sawmill Road, Ste. 201 Raleigh, NC 27615

Registrant	Headquarters
Stanley David Rosow	854 Tiffany Blvd., Ste. 202 Rocky Mount, NC 27804
Sterling Mortgage of N.C. Inc.	3012 Folkstone Circle Fayetteville, NC 28306
Sunbelt Mortgage Company	4400 Silas Creek Parkway Ste.100 Winston-Salem, NC 27104
Sutton & Son, Inc.	500 Woodfield Lane Hendersonville, NC 28739
The Addison Mortgage Group, Inc.	2500 N. Military Trail, #480 Boca Raton, FL 33431
The Carolinas First Mortgage Inc.	2725 Millbrook Rd., Ste.111 Raleigh, NC 27604
Triangle East Mortgage Corporation	3202 Sunset Avenue, Ste. B Rocky Mount, NC 27804
Twin City Mortgage, Inc.	950 Graves Street, Ste. I Kernersville, NC 27284
Unique Mortgages, Inc.	211 South Center Street Ste. 211 Statesville, NC 28677
United Home Mortgage Services, Inc.	3200 Northline Ave., Ste. 678D Greensboro, NC 27408
Wake Forest Financial, Inc.	331 S. White Street Wake Forest, NC 27587
Whitley Mortgage Associates, Inc.	121 E. Phifer Street Monroe, NC 28110

REFUND ANTICIPATION LOAN FACILITATORS

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTITUTION
APRIL 12, 1776

THE REFUND ANTICIPATION LOAN ACT

History

The General Assembly enacted the Refund Anticipation Loan Act in 1990. The Act requires all refund anticipation loan facilitators to register with the Commissioner of Banks and defines a facilitator as any entity that processes, receives or accepts for delivery an application for a refund anticipation loan or a check in payment of this type of loan. The act does not apply to companies that fund refund anticipation loans or to banks, savings associations or credit unions.

Current Law

As of December 31, 1992, there were 321 companies registered with the Commissioner. With the advent of electronically filed tax returns at the federal level, the refund anticipation loan industry has expanded dramatically. The refund anticipation lender advances funds with are repaid from the proceeds of the borrower's federal income tax refund. As one of only two states that regulate facilitators, North Carolina is a leader in the oversight of this industry. The Refund Anticipation Loan Act promotes public confidence in the industry and educates the consumer about the product he receives. In addition to requiring annual licensing of all facilitators, the Act requires facilitators to disclose to the consumer the cost of credit. The Commissioner of Banks may ensure compliance with the Act through audits of examinations of registrants and through the issuance of cease and desist orders and civil money penalties. Each year, examiners visit the offices of registrants to monitor compliance with the Act's disclosure requirements.

NORTH CAROLINA REFUND ANTICIPATION LOAN FACILITATORS AS OF 12/31/92

Registrant	Headquarters
AccounTax-Johnson Accounting, Inc.	1443 East 7th Street, Ste. 212 Charlotte, NC 28204
Accounting, Payroll, Taxes, Inc. DBA: APT, Inc.	1016 Earl Road Shelby, NC 28152
Advantage Financial Services, Inc. DBA: Advantage Tax & Accounting	411 Western Blvd. Jacksonville, NC 28546
Alan M. Sadler DBA: Mister Money Check Casher	7360 Skidaway Road Savannah, GA 31406
Alavia Stevens Wyrick DBA: H & R Block	209 S. Academy Street Richlands, NC 28754
Albert Johnson DBA: Granite City Services	Route 1, Box 255-A Ararat, NC 27007
Alford Bookkeeping & Tax Service	200 Koontz Avenue Thomasville, NC 27360
Alfred Lee Ferguson DBA: Ferguson's Tax Service	351 Longhorn Drive Fayetteville, NC 28303
Alice Lax Cornelison	1129 North Fayetteville Street Asheboro, NC 27203
Alicia Geary DBA: All Year Tax Service	4001 Murchison Road Fayetteville, NC 28311
Allcare Auto Insurance Agency, Inc.	7701 Sharon Lakes Road Ste. U Charlotte, NC 28210
Anne Grady Hocker DBA: H & R Block	331 E. Main Street Clayton, NC 27520
Annie Fae Etheridge DBA: H & R Block	115 W. Main Street Williamston, NC 27892
Anthony A. Means	1601 W. Morehead Street Charlotte, NC 28208
Arlene H. Matthews DBA: H & R Block	315 N. Brown Street Chadbourn, NC 28431
Arthur Simon Katz DBA: H & R Block	210 N. Madison Blvd. Roxboro, NC 27573
Aubrey Alfred Keen DBA: Express Tax	4320 Park Road Charlotte, NC 28209

Registrant	Headquarters
Auto Finance Company, Inc. DBA: Tax Quik	503 W. Wilkinson Blvd. Belmont, NC 28012
Auto Security Agency, Inc.	700 Kenilworth Avenue Charlotte, NC 28204
Barbara B. Parker DBA: E & W Accounting	1843 East Marion Street Shelby, NC 28150
Barbara J. Bull DBA: H & R Block	231 North Main Street Kernersville, NC 27284
Barbara Joan Campbell DBA: Express Tax & Accounting Service	168 Poplar Street Elizabethtown, NC 28337
Barbara N. Cochran DBA: H & R Block	104 S. Oak Street Cherryville, NC 28021
Barbara O. Webster DBA: Webster's InComtax	808 S.Third Street Smithfield, NC 27577
Bay Colony, Ltd. DBA: H & R Block	5001 W. Broad Street Richmond, VA 23230
Belinda Jones Weadon DBA: Weadon Tax Service	646–A South Van Buren Road Eden, NC 27288
Bernita June Conway DBA: ConTAX/Consultants	105 N. Main Street Mt. Holly, NC 28120
Billy Ray Reynolds DBA: H & R Block	321 North Main Street Troy, NC 27371
Bobby Charles Barger DBA: Full Range Income Tax & Accounting	Route 11, Box 1451 Mooresville, NC 28115
Bonnie E. Whitehurst DBA: H & R Block	913 Main Street Scotland Neck, NC 27874
Braxton Langdon, Inc.	201–5 S. 8th Street Smithfield, NC 27577
Breazeale & Kiser, CPA's	915 Tate Blvd., SE Ste. 168 Hickory, NC 28603
Brenda A. Moody DBA: H & R Block	1025 Randolph Street, Ste.10 Thomasville, NC 27360
Brenda Mabe McKenzie DBA: H & R Block	507 N. Main Street Sparta, NC 28675
Bruce Charles Van Apeldoorn/Dale A. Swanson DBA: B & D Tax Service	403–C Airport Road, Box 3495 New Bern, NC 28564

Registrant	Headquarters
C & N Tax Service DBA: H & R Block	Hwy. 194 Newland, NC 28657
C. P. Buck, Inc. DBA: Accounting & Tax Associates	329 N. Main Street Mooresville, NC 28115
Cabarrus Checking Inc.	219 Lephilip Court Concord, NC 28025
Cameo Payment Company	701 E. Second Avenue Gastonia, NC 28054
Carlee Cummings DBA: Cummings Income Tax Service	Route 3, Box 130 CC Maxton, NC 28364
Carol A. Cholette DBA: H & R Block	122 N. Ft. Fisher Blvd. Kure Beach, NC 28449
Carol Ann McElhenny DBA: H & R Block	1201 Andrews Road Murphy, NC 28906
Carol Gregory Wrenn DBA: H & R Block	206 S. Main Street Fuquay–Varina, NC 27526
Carolina Tax Service, Inc. DBA: Jackson Hewitt Tax Service	4201 University Drive Durham, NC 27707
Carolyn L. Crayton DBA: Crayton's Bookkeeping & Tax Se	809 W. Main Street Locust, NC 28097
Carolyn Marie Kee DBA: Kee Bookkeeping and Tax Servic	1106 W. Cornwallis Road #202 Durham, NC 27705
Carolyn Williams Panther & Beverly Jane Williams DBA: BCD Income Tax & Accounting	108 Belmont Place Shelby, NC 28150
Catawba Business Consultants, Inc. DBA: H & R Block	913 River Street Wilkesboro, NC 28697
Cecil Earl Reid DBA: Carolina Business Services	1110 East Main Street Spindale, NC 28160
Central Associates, Inc.	408 S. Main Street Marion, NC 28752
Chandrika Shrima[illegible]r, CPA	2245–J North Hill Drive Raleigh, NC 27612
Charles Linwood Morgan, Sr. and Faye S. Morgan DBA: C & F Morgan, Partners	602 Startown Road Newton, NC 28658
Charles W. Brown DBA: Bladen Computer Services	108 W. Broad Street Elizabethtown, NC 28337
Charlotte Mister Money DBA: Mister Money Check Casher	7360 Skidaway Road Savannah, GA 31406

Registrant	Headquarters
Charlotte Q. Grant DBA: H & R Block	801 E. Broad Avenue Rockingham, NC 28379
Chieko Ura Sauls DBA: H & R Block	207 King Richard Court Jackson, NC 28546
Christine Griffin DBA: Griffin's Accounting Service	Route 4, Box 609 Lumberton, NC 27358
Clara Livingston Gathings DBA: H & R Block	210 S. Rutherford Street Wadesboro, NC 28170
Clarence O. Williamson, Jr. DBA: TWC Rapid Tax Service	106 S. Murrow Blvd. Greensboro, NC 27401
Claudette B. Clawson, Rhonda H. Sunday DBA: Clawsun Tax	133 Hwy. 49 Harrisburg, NC 28075
Coharie Accountants, Inc.	617 College Street Clinton, NC 28328
Collins & Boike, P.A.	1335 W. Roosevelt Blvd. Monroe, NC 28110
Culaye Holmes Dunn DBA: Kustom Right Accounting & Tax	Route 2, Box 698 Dunn, NC 28334
Curtis Duff Michael, CPA	Route 10, Box 161 Lexington, NC 27292
Cynthia J. Gall DBA: H & R Block	514 Dunn–Erwin Road Dunn, NC 28334
Daniel T. Rogers DBA: H & R Block	220 S. Main Street Fairmont, NC 28340
Data Service G.P., Inc.	1010 S. Evans Street Greenville, NC 27834
David Bradley Sigmon DBA: American Income Tax Service	636 8th Street, N.E. Hickory, NC 28601
David William Evison DBA: DW Evans Tax Service	37–M Quail Hollow Road Greensboro, NC 27410
Debra Jackson Pope DBA: Debra J. Pope, Accountant	207 W. Hamlet Street Pinetops, NC 27834
Derick Mouzon Green DBA: Dream Enterprise Tax Service	335–C E. Montcastle Drive Greensboro, NC 27406
Dewey Evans Fox DBA: The Fox Tax Group	904 W. Union Street Morganton, NC 28655
Diana Clewis DBA: Diana Clewis Tax Service	Route 3, Holden Beach Road Shallotte, NC 28459

Registrant	Headquarters
Diane M. Neese DBA: H & R Block	134 North Main Street Mooresville, NC 28115
Diane Stidham Clark DBA: H & R Block	828 N. Howe Street Southport, NC 28461
Donald Bruce Williams DBA: DWB Business Services	3305 Sunset Avenue Rocky Mount, NC 27804
Donald Eugene Overmeyer DBA: West Tech Sales and Service	Route 12, Box 2882 Lexington, NC 27292
Donald G. Landrum, John W. Dowdy, Sr., Teresa L.Swint DBA: Cross Creek Accounting Service	6465 Yadkin Road Fayetteville, NC 28303
Donald K. Cline DBA: H & R Block	118 E. Wilkinson Blvd. Ste. G Belmont, NC 28012
Donna S. Uzzell, Nannie M. Barrow DBA: Pinewood Tax & Accounting Service	1809–C Berkeley Blvd. Golsboro, NC 27534
Doris Lou Storey DBA: Storey's Tax Service	1002 Carmel Drive Gastonia, NC 28056
Dorothy Brown Leamon	5919–C James Clemmons, NC 27012
Dorothy M. Reep, CPA, P.A.	318 N. Center Street Statesville, NC 28677
Douglas Alan Briggs	210 Valdese Avenue Morganton, NC 28655
Drake Enterprises, Ltd. DBA: Drake & Company	106 Palmer Street Franklin, NC 28734
Duncan & Marbell, CPA's	7601–I Chapel Hill Road Raleigh, NC 27607
E. Kelly Holden DBA: H & R Block	Route 3, Box 1085 Shallotte, NC 28459
Earl B. Fitts DBA: Earl B. Fitts & Co.	211 North Second Avenue Siler City, NC 27344
East Carolina Electronic Tax Service, Inc.	1105 West Cumberland Street Dunn, NC 28334
Ed Henry Agency, Incorporated	1200 English Road High Point, NC 27262
Edgar Spencer Satterfield, Jr. DBA: H & R Block	1004 N. Main Street, Ste.104 High Point, NC 27262

Registrant	Headquarters
Edna Trice Cutherbertson	Hwy.181 Montezuma, NC 28653
Edney Enterprises, Inc. DBA: Mail Boxes Etc. #264	860 Merrimon Avenue Asheville, NC 28804
Elaine Smith Hughes DBA: Cross Roads Food Mart	Route 22, Box 5115 Lexington, NC 27292
Eldridge Furr, Accountant	119 S. Main Street Oakboro, NC 28129
Electronic Tax Filers, Inc.	1143–D Executive Circle Cary, NC 27511
Elizabeth S. Smith DBA: H & R Block	306 S. Broad Street Brevard, NC 28712
Erma M. Kinlaw DBA: H & R Block	301 North St. Pauls, NC 28384
Estalene Sellers DBA: H & R Block	211 East 5th Street Tabor City, NC 28463
Evelyn Ezzell DBA: H & R Block	205–A S. Berkeley Blvd. Goldsboro, NC 27534
Evelyn F. Stegall DBA: H & R Block	907 N. Ridge Avenue Kannapolis, NC 28083
Exchequer, Inc. DBA: Check–x–change	4402 Market Street Wilmington, NC 28403
Expre$$ Tax Return$ Inc.	110 W. Highland Avenue Rocky Mount, NC 27804
Fastax Ventures, Inc.	1310 Ashley Square Winston–Salem, NC 27103
Fastax, Inc.	2520 Neuse Blvd. New Bern, NC 28562
Frances E. Banks DBA: H & R Block	1549 Atkinson Street Laurinburg, NC 28352
Frances Rollins Clark	204 East McAden Street Graham, NC 27253
Frances S. Moore DBA: H & R Block	385–B Ja–Max Drive Hillsborough, NC 27278
Frances W. Sargent DBA: H & R Block	1023 N. Smithfield Road Knightdale, NC 27545
Frank Edwin Wilcox	118 Torrence Circle, N.W. Lenoir, NC 28645

Registrant	Headquarters
Futuristic Ltd. DBA: Noles Accounting Tax Service	1905 Greenstone Place High Point, NC 27265
Gail H. Whitley DBA: H & R Block	243 W. Main Street Albemarle, NC 28163
Gaylon Godwin McKinney	1295 Hwy. 221 N. Marion, NC 28752
George D. Beam III Accountant, Inc.	7504 Dallas Chrv. Hwy. Cherryville, NC 28021
George Merrill Morris DBA: Morris Tax Service	899 Carolina Avenue Albemarle, NC 28001
Gibson and Gibson, CPA's, PA	1900 Hwy.16 N. Denver, NC 28037
Giles Agency, Inc.	611 E. Main Street Spindale, NC 28160
Glenn R. Woytisek DBA: Security Insurance Agency	622–H W. Roosevelt Blvd. Monroe, NC 28110
Glennie N. Poe DBA: H & R Block	Glen Lennox Shopping Center Chapel Hill, NC 27514
Gloria Dean Reid Kirby	740 Blueberry Drive Granite Falls, NC 28630
Gwendolyn Harvey Sneed DBA: G.H.S. Income Tax Service	3736 Dusty Lane Raleigh, NC 27604
H & R Block, Inc.	4410 Main Street Kansas City, MO 64111
Harper & Phillips, Inc.	Route 9, Box 42 Kinston, NC 28501
Hattie Jo Beauchamp DBA: H & R Block	510 W. Main Street Forest City, NC 28043
HAY–CAR Enterpise DBA: H & R Block	Boulevard Plaza Wilson, NC 27893
HCB Enterprises, Inc. DBA: Mail Boxes Etc.	1437 E. Franklin Blvd. Gastonia, NC 28054
Helen Cooper Blackwell DBA: DCP Express Financial Services	1601 B Herrington Road Elizabeth City, NC 27909
Helen G. Lanier DBA: Lanier Bookkeeping & Tax Service	204 Strawberry Blvd. Chadbourn, NC 28431
Helen M. Casey DBA: H & R Block	606 E. Williams Street Apex, NC 27502

Registrant	Headquarters
Helen Tapp DePriest DBA: H & R Block	698 Linden Drive, Unit 100E Eden, NC 27288
Henry Cooper Edmondson & Charles Thomas Edmondson, Sr. DBA: Edmondson Accounting Service	325 Fairview Road Rocky Mount, NC 27801
Henti Lucian Baird DBA: Baird's Tax & Accounting Service	12 Barrett Place Greensboro, NC 27405
Herman Theodore Etheridge, Sr. DBA: H & R Block	2005 Main Street Tarboro, NC 27886
Hilda Cartrette Strickland	County Road 1317 Chadbourn, NC 28431
Howard Lee Keziah, Sr. DBA: H & R Block	1326 N. Main Street Salisbury, NC 28144
Imperial Tax Service, Inc.	700 Roberts Avenue, Ste.102A Lumberton, NC 28358
Income Tax Returns, Inc.	3041 S. Blvd. Charlotte, NC 28209
Ira Stephen Everhart and Danny R. Nicholson, Sr. DBA: High Rock Realty	2012 Cotton Grove Road Lexington, NC 27292
Irene Jane Odebralski DBA: Jackson-Hewitt Tax Service	327 W. Main Street Havelock, NC 28532
Ivey's Accounting Service, Inc. DBA: Ivey's Express Refund Service	74 Jerome Street Lumberton, NC 28358
J & J Consultants, Inc.	4006 Oak Hollow Drive High Point, NC 27265
J. H. Tax Services, Inc. DBA: Jackson Hewitt Tax Service	4405 Central Avenue Charlotte, NC 28205
Jack Everett Burroughs DBA: H & R Block	212 Arch Street Henderson, NC 27536
Jack Simpson Kepley, Jr. DBA: Kepley Tax Service	1541 E. Innes Street Salisbury, NC 28145
James A. Caulder DBA: H & R Block	117 Midtown Arcade Madison, NC 27025
James Edward McPherson DBA: McPherson Tax & Accounting Services	2 Gemini Drive Elizabeth City, NC 27909
James Herbert Brank CPA	2900 High Point Road Greensboro, NC 27403
James L. Cowan, Jr., Accountant	305 N. Main Street Farmville, NC 27828

Registrant	Headquarters
James Robert Whitlow DBA: Jimmy's Tax & Accounting Service	735 Durham Road Roxboro, NC 27573
James Roland Green DBA: Instant Tax Service	3307 Fort Bragg Road Fayetteville, NC 28303
James Stephen Elder DBA: H & R Block	12 Sylva Plaza Sylva, NC 28779
James W. Webb, Jr. DBA: H & R Block	210–D Forga Plaza Hazelwood, NC 28738
Jane Loy Fields	3206 Gilmore Drive Greensboro, NC 27407
Jane Sargent Vandiford DBA: H & R Block	309 Franklin Plaza Louisburg, NC 27549
Janet Medd Hensley DBA: Arden Business Services	409 Cresent Hill Road #18 Arden, NC 28704
Jay Giles Smith III DBA: S & S Services	390–C S. Stratford Road Winston–Salem, NC 27103
Jerome Davis DBA: Rapid Tax	4409–F N. Tryon Street Charlotte, NC 28213
Jerry Arnold Faulkner DBA: H & R Block	140 Hillsboro Street Oxford, NC 27565
Jerry Hunt Auto Sales	22 E. Third Street Lexington, NC 27292
Jerry Lee Sinsabaugh DBA: Electronic Tax Filers, Inc.	1315 Fifth Avenue Garner, NC 27529
Jerry R. Kittrell DBA: V.I.P. Insurance Agency	201 S. Berkeley Blvd. Goldsboro, NC 27534
Jerry V. Overton DBA: H & R Block	2217–13 Pinehurst Plaza Aberdeen, NC 28315
Jesse L. Draugh/Erica B. Wright DBA: J & E Quick Return	432 N. Raleigh Street Rocky Mount, NC 27801
Jiffy Tax Service, Inc.	1610 Westchester Drive High Point, NC 27262
Jim Bentley's Tax Service	902 C Street North Wilkesboro, NC 28659
Jim Boggs DBA: Boggs Tax Service	27 Nicoma Park Denton, NC 27239
Jimmy William Lambert	May Blvd. Farmville, NC 27828

Registrant	Headquarters
John A. Carraway	4024 Oleander Drive Wilmington, NC 28403
John Craig Company, Inc. DBA: H & R Block	Hwy. 213 E. Marshall, NC 28753
John D. Adams, CPA	1202 Benson Road Garner, NC 27529
John P. Pulliam	141 W. Main Street Pilot Mountain, NC 27041
John Robert Dailey	3308 Sunset Avenue Rocky Mount, NC 27804
John W. Fletcher Enterprises, Inc. DBA: Continental Tax Service	159 Gillespie Street Fayetteville, NC 28301
Johnna Rose Anderson DBA: H & R Block	115 King Street Elizabethtown, NC 28337
Joseph Norman Roland Caron	300 Ramsey Drive Jacksonville, NC 28540
Joseph T. Cholette DBA: H & R Block	514 Roland Avenue Surf City, NC 28445
Joy C. Long and Debbie A. Wortman DBA: C & J Accounting & Tax Service	701 Suttle Street, Ste. G Shelby, NC 28150
Joyce Gail Atwell DBA: Joyce's Office	Route 1, Box 13 Lincolnton, NC 28092
Joyce S. Ritchie DBA: H & R Block	Willow Oaks Shopping Center Mocksville, NC 27028
Judith Kenney Gurley DBA: H & R Block	1120 S. Glenburnie Road New Bern, NC 28562
Judy C. Billings DBA: H & R Block	103 N. Main Street Lexington, NC 27292
Judy C. Hicks	Route 7, Box 1370 Thomasville, NC 27360
Judy C. Waddell DBA: H & R Block	223 E. Main Street Yadkinville, NC 27055
Judy Dutton Poulnott DBA: Judy's Tax Service	102 S. Rutherford Street Wadesboro, NC 28170
Karen Elizabeth Jackson King DBA: H & R Block	111 North Front Street Warsaw, NC 28398
Karen T. Davis DBA: H & R Block	411 W. State Street Black Mountain, NC 28711

Registrant	Headquarters
Kenneth Clyde Cockrell DBA: Cockrell's Tax Service	Old Wilkesboro Road Taylorsville, NC 28681
Kenneth L. Jackson/Janet I. Jackson DBA: H & R Block	1501 N. Queen Street Kinston, NC 28501
Kenny Morgret, Accountant, Inc.	1501 Roberts Avenue Lumberton, NC 28359
Larry Allen King, Sr. DBA: H & R Block	505 Northeast Blvd. Clinton, NC 28328
Lawrence Industries, Inc.	Route 3, Wright Road Thomasville, NC 27360
Lawrence M. Pool	2124 Old Lexington Road Winston–Salem, NC 27117
Lazerfast Services, Inc.	85 Tunnel Road, Ste.15A Asheville, NC 28805
Lena S. Little DBA: L & F Tax Service	325 C W. Pennsylvania Avenue Southern Pines, NC 28387
Lewis Floyd Pitts, Jr. DBA: Pitts Financial Services	102 North Main Street Box 1485 Canton, NC 28716
Lewis Loftin DBA: H & R Block	2618–D East Main Street Lincolnton, NC 28092
Lightning Refund, Inc.	104 Palmer Street Franklin, NC 28734
Linda E. Harrison DBA: H & R Block	748–I E. Chatham Street Cary, NC 27511
Linda Kay Goode DBA: L & W Accounting	Route 2, Box 63A Ellenboro, NC 28040
Linda Winecoff Dendy DBA: Linda's Tax Service	605 Woodlawn Street Belmont, NC 28012
Lisa Lynn Horne DBA: Vance & Horne Accountants	237 E. Center Street Lexington, NC 27292
Lonnie Ray Morton DBA: Morton's Tax & Bookkeeping Service	Route 6, Box 734 Albemarle, NC 28001
Losee Enterprises Inc. DBA: Mail Boxes Etc. USA	1821 Hillandale Road, Ste.1B Durham, NC 27705
Louise S. English DBA: H & R Block	111 W. Main Street Wallace, NC 28466

Registrant	Headquarters
LPK Inc. DBA: H & R Block	2013 W.15th Street Washington, NC 27889
Luflan Corporation DBA: Accounting Concepts	39 Charlotte Ann Lane Hickory, NC 28601
Luther C. James DBA: L.C. James & Associates	1433 Broad Street Durham, NC 27705
M & M Partnership DBA: Jackson–Hewitt Tax Service	4848–7 Virginia Beach Blvd. Virginia Beach, VA 23462
M. C. Brewer DBA: H & R Block	515 W. Ehringhaus Street Elizabeth City, NC 27909
M. L. B. Investments, Inc. DBA: 2–Days Tax Service	1002 Goble Avenue Kannapolis, NC 28083
M.L.B. Investments, Inc. DBA: Jackson Hewitt Tax Service	1002 Goble Avenue Kannapolis, NC 28083
M.W.P. Inc. DBA: NATAX SYSTEMS	5221 Yadkin Road Fayetteville, NC 28303
Margaret Harrison Suppler DBA: Jackson Hewitt Tax Service	202 Sir Walter Raleigh Manteo, NC 27954
Margaret T. Strickland DBA: Mail Boxes Etc.	841 Country Club Drive Rocky Mount, NC 27804
Margaret West Caudle	Route 2, Box 1240 Hamptonville, NC 27020
Marilyn S. Smith DBA: ABC Tax Service	233 1/2 E. Main Street Lincolnton, NC 28092
Marilynn Margaret Allred DBA: H & R Block	107 E. Charlotte Avenue Mt. Holly, NC 28120
Marjorie Maness DBA: H & R Block	1520–H E. Dixie Drive Asheboro, NC 27204
Martin M. Postma Enterprises, Inc. DBA: H & R Block, Inc.	410 W. Main Street Havelock, NC 28532
Mary Amelia Greene DBA: Metro Tax Service	4508 E. Independence Blvd. Charlotte, NC 28205
Mary Ann Murray DBA: H & R Block	325 S. Steele Street Sanford, NC 27330
Mary Dail Clark DBA: H & R Block	204 W. Marlboro Road, Ste. D Farmville, NC 27828
Mary Lou K. Woolard DBA: H & R Block	804 Washington Street Plymouth, NC 27962

Registrant	Headquarters
Meghan O'Reilly DBA: Mail Boxes Etc.	1464 Garner Station Blvd. Raleigh, NC 27603
Melanie Lucille Smith Trexler, CPA	10 Clairmont Plaza Village Leland, NC 28451
Michael David Pahutski DBA: MDP Quick Tax, Incorporated	10827 Pineville Road, Ste. 3 Pineville, NC 28134
Millie Sharon Lefevre Crump DBA: Income Tax Specialists	1066 Connelly Springs Road Lenoir, NC 28645
Miriam Fisher Huneycutt/Ted Eugene Huneycutt DBA: Tax Center	209 E. Main Street Albemarle, NC 28001
Moby Dick Co. DBA: Mail Boxes Etc.	5611 Creedmoor Road Raleigh, NC 27612
Mona Warren DBA: Padgett Business Services of Asheville	1261 Brevard Road Asheville, NC 28806
Morgan Motors, Inc. DBA: Morgan Dodge/Jeep/Eagle	3601 Hillsborough Road Durham, NC 27705
Nancy A. Rodden DBA: H & R Block	204 W. Plum Street Stanley, NC 28164
Nancy Marie Harris Neill	723 East Main Street Lincolnton, NC 28092
Naomi Jenkins DBA: H & R Block	Main Street Post Office Box 85 Bayboro, NC 28515
Nemesis, Inc. DBA: H & R Block	6356 Cephis Drive Clemmons, NC 27012
Ninth Street Mail Center	703 Ninth Street Durham, NC 27705
Norman Standifer DBA: N & J Tax Service	4016–D Wilkinson Blvd. Charlotte, NC 28208
Northwestern Business Consultants, Inc. DBA: H & R Block	913 River Street Wilkesboro, NC 28697
O. Henry Income Tax Service	3701 Summit Avenue Greensboro, NC 27405
Oak Brook Financial Corporation DBA: Check Mate	2929 SE Powell Blvd. Portland, OR 97202
Pamela Joan Holcomb–Rumple	400 Wilkes Street Elkin, NC 28621

Registrant	Headquarters
Pamela M. McInnis/Particia S. Stogner DBA: American Preferred Tax Service	801 E. Broad Avenue Rockingham, NC 28379
Paru, Inc. DBA: Webtax	3651 Central Avenue Charlotte, NC 28205
Pat F. Mills, Trudy Gail Baucom, Tami Yvonne Mills DBA: Mills Tax Service	122 E. Elm Street Marshville, NC 28103
Pat L. Nobles DBA: H & R Block	S. Madison Street Whiteville, NC 28472
Patricia Harvey Elder DBA: H & R Block	146 Depot Street Franklin, NC 28734
Patsy V. Edmisten DBA: H & R Block	375B S.E. Broad Street Southern Pines, NC 28387
Patterson Tax Service, Inc.	6100 Lake Road Charlotte, NC 28227
Paul Hoyle DBA: H & R Block	406 Holly Hill Lane Burlington, NC 27215
Paul K. Schake DBA: Centralized Accounting Control	1001 W. Franklin Blvd. Gastonia, NC 28052
Pearl Payton DBA: Accounting Plus Services	3125 Eastway Drive, Ste. 206 Charlotte, NC 28205
Peggie S. Warren DBA: H & R Block	108 N. Patterson Street Maxton, NC 28364
Percy Excell Shaw, Jr.	3085 W. 5th Street Lumberton, NC 28358
Perkins Financial Services, Inc. DBA: CHECK-X-CHANGE	4421-A Central Avenue Charlotte, NC 28205
PFT Enterprises, Inc. DBA: Mail Boxes, Etc.	117 Devonshire Lane Wilmington, NC 28409
Phyllis B. Hicks & Crystal H. Dellinger DBA: Full Range Income Tax & Accounting	3581 Springs Road Hickory, NC 28601
Pinnacle Tax and Accounting Services, Inc.	Post Office Box 955 Swansboro, NC 28584
Postal, Business and Shipping Enterprises, Inc. DBA: Mail Boxes ETC.	1381 Kildaire Farm Road Cary, NC 27511
Professional Bookkeepers, Ltd. of Thomasville, NC	508 National Hwy. Thomasville, NC 27360
Professor Tax of N.C., Inc.	34 Maxwell Street Asheville, NC 28801

Registrant	Headquarters
Public Office & Tax Service, Inc.	239 West Washington Street Nashville, NC 27856
Quinn A. G., Inc. DBA: H & R Block	437 S. Main Street Hendersonville, NC 28792
Ralph McRae Steagall, Jr.	18 Front Street Hamlet, NC 28345
Rash & Anderson, Partnership DBA: H & R Block	302 S. Center Street Statesville, NC 28677
Regenesis, Inc. DBA: H & R Block	427 N. Main Street Mount Airy, NC 27030
Regina K. Murdock DBA: H & R Block	332 Spruce Pine Shopping Center Spruce Pine, NC 28777
Renford W. Peed, Jr. DBA: H & R Block	305 C East Macon Street Warrenton, NC 27589
Richard Arthur Oxendine	306 College Plaza Pembroke, NC 28372
Richard Christopher Kirk DBA: Speedie Tax-Service	3704 Central Avenue Charlotte, NC 28205
Richard Dux Clough DBA: Asheville Business Systems/Express Tax Service	90 Southside Avenue, Ste. 250 Asheville, NC 28801
Rick R. Pegram DBA: Pegram and Associates Insurance	1551 South Ridge Avenue Concord, NC 28025
Rita Davis Green DBA: Dry Clean Express	Stanly County Plaza Hwy. 24–27 Albemarle, NC 28001
Robbie Ray Clines DBA: Bama Services	6821 Brush Creek Drive Fayetteville, NC 28314
Robbin Leigh Jones	Post Office Box 294, Hwy.109 Wallburg, NC 27373
Robert Earl Spears DBA: Carolina Rapid Tax Cash	442 E. Broad Street Rockingham, NC 28379
Robert Ellis Ingram, Jr. DBA: Ingram's Office Service	445 White Crane Road Salisbury, NC 28146
Robert Henry Harmer DBA: Accountants & Tax Associates	1329 W. Innes Street Salisbury, NC 28144
Robert Lee Cooper DBA: Cooper Enterprises Income Tax	314 Cokey Road Rocky Mount, NC 27801

Registrant	Headquarters
Robert Lee Edmonds Jr. DBA: Edmonds Income Tax Service	Route 1, Box 26B Garysburg, NC 27831
Robert Montgomery DBA: Bob's Tax Service	4500 N. Tryon Street Charlotte, NC 28256
Ronald E. McGee	Route 3, Box 662–C Conover, NC 28613
Ronald Eldon Schoen DBA: Computerized Tax Service	209 S. Steele Street Sanford, NC 27330
Ronald Stuart Clark DBA: H & R Block	122 Mulberry St., N.W. Lenoir, NC 28645
Ross Angel Associates DBA: H & R Block	1608 Spring Garden Street Greensboro, NC 27403
Samuel Lee Crisp DBA: Crisp Insurance Agency	719 B S. Main Street Lexington, NC 27292
Sandra Belk Ballenberger DBA: R & R Rapid Return Tax Service	Unit 5, Resort Plaza Shallotte, NC 28459
Sara Ruth Young DBA: Young's Tax and Accounting Service	951 N. Main Street Lexington, NC 27292
SeBo DBA: H & R Block	213 S. White Street Wake Forest, NC 27588
Shawn Virginia Boger	2859 Graham Road, #8 Stow, OH 44224
Shearon and Shearon, Inc.	102–D W. Trade Street Forest City, NC 28043
Shelton L. Hawley, CPA, PA	121 W. Depot Street Angier, NC 27501
Shirley Chrismon Caulder DBA: H & R Block	1374 West Harrison Street Reidsville, NC 27320
Shirley H. Cline DBA: H & R Block	74 Cabarrus Avenue W. Concord, NC 28025
Sonya Faye Deese DBA: Deese Filing Service	309 Bradford Drive Charlotte, NC 28208
Stacy–Rich, Inc. DBA: McMillan and Associates	23–B W. Third Street Lexington, NC 27293
Starling and Finn Insurance Agency, Inc.	618 W. Friendly Avenue Greensboro, NC 27401
Stewart L. Allison, Michael C. Allison, Margie L. Allison DBA: Allison Bookkeeping & Tax Service	48 Manor Avenue, S.W. Concord, NC 28025

Registrant	Headquarters
Stokes Business Services, Inc. DBA: H & R Block	Ingle's Shopping Center Hwy. 311 Walnut Cove, NC 27052
Susan L. Lona DBA: Personally Yours	3 Carolina Mountain Plaza Franklin, NC 28734
Sydney P. Eudy DBA: H & R Block	420 Morehead Road Harrisburg, NC 28075
Tax Back, Inc.	203 Pomona Drive Greensboro, NC 27404
Thomas Michael Talbott DBA: Jackson Hewitt Tax Service	33161 Capital Blvd. Raleigh, NC 27604
Thurman James Hubbard, Jr. DBA: Hubbard Tax Service	Route 10, Box 356 Winston-Salem, NC 27127
Vallie Mae Marsh DBA: H & R Block	519 S. Chatham Avenue Siler City, NC 27344
Vickie Sparrow Player	9555 Hunting Court Matthews, NC 28105
Virginia K. Braswell DBA: H & R Block	1321 Roosevelt Blvd. W. Monroe, NC 28110
Wanda Gail Johnson DBA: Bladen Secretarial and Income	Hwy. 410 Dublin, NC 28332
Wayne S. Davis DBA: H & R Block	1255-C Burkemont Avenue Morganton, NC 28655
Wilberta J. Usher, Howard C. Usher, et al DBA: Tax Advantage Tax Filing Service	705 Ramblewood Lane Wilmington, NC 28405
Wilkes Business Consultants, Inc. DBA: H & R Block	913 River Street Wilkesboro, NC 28697
William A. Lyerly, Jr. DBA: Lyerly Accounting & Tax Servic	128 Rowan Mill Road Salisbury, NC 28144
William B. Griffin/Jerry Wayne Robbins, Larry Benson Robbins DBA: Village Tax Service	1207 East Caswell Street Wadesboro, NC 28170
William Charles Wiseman DBA: Gunning, Culp & Wiseman	624 Oak Avenue Spruce Pine, NC 28777
William Douglas Shelton DBA: Shelton's Accounting & Tax Service	1347 Durham Road Roxboro, NC 27573
William Franklin Barton DBA: Jackson Hewitt Tax Service	420-A Hwy. 70 W. Clayton, NC 27520

Registrant	Headquarters
William Kasten DBA: H & R Block	242 B Main Street Swansboro, NC 28584
William King Harwell	105 N. Main Street Mooresville, NC 28115
William Robert Solomon DBA: B & S Express Tax Service	102 S. Raleigh Street, Ste. 5 Rocky Mount, NC 27801
Willis Associates, Inc. DBA: Accutrol Income Tax Service	3062 Mt. Vernon Drive Gastonia, NC 28056
Worsham Insurance & Tax Service Inc.	730 Spartanburg Hwy. Hendersonville, NC 28792
Zella Ann Cooper DBA: Cooper & Associates	1207 W. Bessemer Square Ste. 112 Greensboro, NC 27408

MONEY TRANSMITTERS

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTITUTION
APRIL 12, 1776

THE MONEY TRANSMITTERS ACT

History

The North Carolina Money Transmitters Act was enacted as the Sale of Checks Act in 1963. In 1991, the General Assembly amended the Act and retitled it the Money Transmitters Act. With the exception of banks, savings and loans, and government agencies, the Money Transmitters Act requires the Commissioner of Banks to license any business entity, which as a service or for a fee, sells or issues a check, draft, money order or any other instrument for the transmission or payment of money.

Current Law

As of October 14, 1993, there were 23 companies licensed to sell checks or money orders in North Carolina. With minor exception, these companies have their headquarters outside of North Carolina and account for the majority of payment instruments transmitted or sold throughout the United States and abroad. This multi–billion dollar a year industry is not regulated at the federal level and the Money Transmitters Act is designed to promote public confidence in the purchase of payment instruments, to protect the consumer, and to enforce regulatory compliance standards. In addition to meeting capital, bonding and other licensing requirements, each company licensed by the Commissioner of Banks is subject to an audit of its books and records to ensure that it operates safely and soundly.

NORTH CAROLINA MONEY TRANSMITTER LICENSEES AS OF 10/14/93

Licensee	Headquarters
American Express Travel Related Services Company, Inc.	200 Vesey Street World Financial Center New York, New York 10285–4775 (212)640–5100 Fax (212)640–1273
BA Cheque Corporation	201 Mission Street San Francisco, California 94105 (415)624–2270 Fax (415)624–5286
Barclays Bank PLC	4 Royal Mint Court London, England EC3N 4HJ MAILING ADDRESS: 75 Wall Street,10th Floor New York, New York 10005 (212)858–8454 Fax (212)858–8606
Circle K Money Orders Company	1601 North 7th Street Post Office Box 52084 Phoenix, Arizona 85072 (602)253–9600 Fax (602)229–8650
Citicorp	399 Park Avenue New York, New York 10043 MAILING ADDRESS: 8430 West Bryn Mawr Avenue Chicago, Illinois 60631 (212)559–1000 Fax (212)371–2824
Comdata Network, Inc.	5301 Maryland Way Brentwood, Tennessee 37027 (615)370–7000 Fax (615)370–7614
Francheque S.A.	5 ter, Rue du Dome 75761 Paris Cedex 16, France MAILING ADDRESS: c/o Thomas Cook Inc. 3 Independence Way Princeton, New Jersey 08540 (609)987–7313
Global Express Money Orders, Inc.	8819 Monard Drive Post Office Box 8608 Silver Spring, Maryland 20907–8608 (301)588–2870 Fax (301)588–1651

Licensee	Headquarters
GSC Enterprises, Inc.	D/B/A Fidelity Express Money Order Co. 130 Hillcrest Drive Post Office Box 768 Sulphur Springs, Texas 75482 (903)885–1283 Fax (903)885–6240
Interpayment Services Limited	1 Wimborne Road, Poole Dorset BH15 2BB, England MAILING ADDRESS: 75 Wall Street, 10th Floor New York, New York 10005 (212)858–8454 Fax (212)858–8606
MEMO Money Order Company	1029 Mumma Road Wormleysburg, Pennyslvania 17043
Mid–America Money Order Company	500 West Broadway Post Office Box 1057 Louisville, Kentucky 40202 (502)562–5475 Fax (502)562–5434
Quick Stop Food Mart, Inc.	224 Elizabethtown Road Post Office Box 2427 Fayetteville, North Carolina 28302 (919)483–9021 Fax (919)483–2634
Racetrac Petroleum, Inc.	300 Technology Court Smyrna, Georgia 30082 (404)431–7600 Fax (404)431–7612
Societe Francaise Du Cheque De Voyage	c/o American Express Company 10/29 Rue Du Capitaine Guynemer Berkeley Building Codex 19, Paris La Defense, France MAILING ADDRESS: 200 Vesey Street New York, New York 10285–4775 (212)640–5100 Fax (212)640–1273
Thomas Cook Australia PTY Ltd.	28 Albert Road, 3rd Floor South Melbourne, Victoria, Australia MAILING ADDRESS: c/o Thomas Cook Inc. 3 Independence Way Princeton, New Jersey 08540 (609)987–7313

Licensee	Headquarters
Thomas Cook Currency Services Inc.	156 West 56th Street New York, New York 10019 (212)969-7726 Fax (416)359-3670
Thomas Cook Inc.	3 Independence Way Princeton, New Jersey (609)987-7313 Fax (609)987-7262
Thomas Cook Travelers Cheques Ltd.	Thorpe Wood Peterborough, England MAILING ADDRESS: c/o Thomas Cook Inc. 3 Independence Way Princeton, New Jersey 08540 (609)987-7313
Travellers Cheque Associates Limited	154 Edward Street Brighton, Sussex, England BN2 2LH MAILING ADDRESS: c/o American Express Company 200 Vesey Street New York, New York 10285-4775 (212)640-5100 Fax (212)640-1273
Travelers Express Company, Inc.	1550 Utica Avenue South Minneapolis, Minnesota 55416 (612)591-3855 Fax (612)591-3860
UCB Financial Services Corporation	128 West Webster Street Post Office Box 632 Whiteville, North Carolina 28472 (919) 642-1492 Fax (919)642-1276
Western Union Financial Services, Inc.	One Lake Street Upper Saddle River, New Jersey 07458 (201)818-5000 Fax (201)818-6567

REVERSE MORTGAGE LENDERS

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTITUTION
APRIL 12, 1776

THE REVERSE MORTGAGE ACT

History

The General Assembly enacted the Reverse Mortgage Act in 1991 for the purpose of making reverse mortgages a useful financial tool for elderly homeowners. Due to a sunset provision, the Act will expire on October 1, 1995. With the exception of banks, savings institutions, credit unions and the North Carolina Housing Finance Agency, the Act requires that the Commissioner of Banks approve any lender which wishes to make reverse mortgage loans in this State. Lenders such as banks which are exempt from the Act must, however, notify the Commissioner of Banks of their intent to make reverse mortgage loans in North Carolina.

Current Law

As of October 14, 1993, the Commissioner of Banks had approved 2 lenders to make reverse mortgage loans and 5 exempt lenders had notified the Commissioner of their intent to make reverse mortgage loans. The Reverse Mortgage Act contains many consumer protection features designed to promote public confidence in reverse mortgage loans. In addition to authorizing the Commissioner of Banks to establish capital requirements for approved lenders, the Act regulates the renegotiation of reverse mortgage loans, places limits on the borrower's liability and requires disclosure of loan terms. To enforce the Act, the Commissioner may issue cease and desist orders and impose civil money penalties.

NORTH CAROLINA REVERSE MORTGAGE LENDERS AS OF 10/14/93

	Registrant	Headquarters
*	Centura Banks, Inc.	134 N. Church Street Rocky Mount, NC 27802-1220
*	Financial First Federal Savings Bank	445 S. Main Street Burlington, NC 27216
*	First Federal Savings and Loan Association of Charlotte, NC	801 East Morehead Street Charlotte, NC 28202
*	First Union Mortgage Corporation	Two First Union Center Charlotte, NC 28288
	Tidewater First Financial Group, Inc.	4500 Holland Office Park Ste. 312 Virginia Beach, VA 23452
*	Wachovia Mortgage Company	301 N. Main Street Winston-Salem, NC 27102
	Wendover Funding, Inc.	725 N. Regional Road Greensboro, NC 27409

* Exempt

INTEREST RATES IN NORTH CAROLINA

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTITUTION
APRIL 12, 1776

MAXIMUM RATE OF INTEREST ALLOWED ON CERTAIN LOANS

According to the provisions of GS 24-1.1(3) and 24-1.2(2a), the Commissioner of Banks determines monthly the maximum rate of interest allowed on certain loans of $25,000 or less. The maximum rate is 16% or an index tied to the current six month U.S. Treasury Bill rate, whichever is greater. The maximum rate allowed by this statute and the ~~period~~ in which it changed are displayed below.

PERIOD	RATE OF INTEREST
June 7 - June 20, 1981	21.5
July 1 - July 31, 1981	19.5
August 1 - August 31, 1981	20.0
September 1 - September 30, 1981	21.0
October 1 - October 31, 1981	20.5
November 1 - November 30, 1981	19.5
December 1, 1981 - January 31, 1982	17.5
February 1 - February 28, 1982	19.0
March 1 - March 31, 1982	20.0
April 1 - May 31, 1982	19.0
June 1 - June 30, 1982	18.0
July 1 - July 31,1982	18.5
August 1 - August 31,1982	18.0
September 1 - September 30, 1982	17.0
October 1, 1982 - May 31, 1984	16.0
June 1 - October 31, 1984	16.5
November 1, 1984 - December 31, 1992	16.0

COMMISSIONER'S RATE ON CERTAIN HOME LOANS GS 24-1.1A(a)(4)

According to the provisions of GS 24-1.1A(a)(4), the Commissioner of Banks determines monthly the maximum rate of interest allowed on certain home loans as defined in GS 24-1.1(A)(e). This rate applies to lenders who are affiliates or subsidiaries operating in the same office of a license under the North Carolina Consumer Finance Act.

The maximum rate is 15% or the non-competitive auction rate for six-month Treasury Bills in effect on the 15th of the prior month rounded to the nearest 1/2 of 1% plus 6%, whichever is greater. The maximum rate allowed by this statute and the period in which it changed are displayed below.

PERIOD	RATE OF INTEREST
September 1, 1987 - December 31, 1992	15.0

HISTORICAL INFORMATION

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20, 1775
CONSTITUTION
APRIL 12, 1776

COMMISSIONERS OF BANKS

STATE OF NORTH CAROLINA

In 1931 the North Carolina legislature created the Banking Commission, an agency authorized to supervise all state-chartered banks. The Commissioner of Banks, appointed by the Governor to a four-year term and confirmed by the General Assembly, supervises and regulates all state-chartered banks through a professional staff of examiners and administrative personnel. In addition to enforcing the banking laws contained in Chapter 53 of the North Carolina General Statutes, he acts as the executive officer of the North Carolina State Banking Commission. Also, the Commissioner of Banks regulates consumer finance companies, refund anticipation loan facilitators, mortgage bankers, mortgage brokers, money transmitters and reverse mortgage lenders.

Listed below are the persons who have served as Commissioner of Banks since 1931.

NAME	**DATES OF SERVICE**	
	From	**Until**
Gurney P. Hood	May 27, 1931	April 14, 1951
W. W. Jones	April 14, 1951	October 31, 1957
Frank L. Harrelson (Acting)	October 31, 1957	November 12, 1957
Ben R. Roberts	November 12, 1957	September 6, 1963
F. Shelby Cullom	September 6, 1963	January 18, 1966
Frank L. Harrelson (Acting)	January 18, 1966	July 31, 1966
Frank L. Harrelson	August 1, 1966	June 30, 1976
John R. Tropman	July 1, 1976	April 27, 1978
Thomas N. Brafford	April 27, 1978	August 31, 1978
James S. Currie	September 1, 1978	March 31, 1987
Hal D. Lingerfelt (Acting)	April 1, 1987	May 31, 1987
William T. Graham	June 1, 1987	

MEMBERS
NORTH CAROLINA BANKING COMMISSION

AGNEW H. BAHNSON	Winston–Salem	1931–1937
W. H. WOOD	Charlotte	1931–1933
JOHN F. BRUTON	Wilson	1931–1932
ANGUS W. MCLEAN	Lumberton	1932–1933
K.C. MENZIES	Hickory	1933–1937
C.E. TAYLOR	Wilmington	1933–1937
H. D. BATEMAN	Wilson	1937–1951
R. E. KERR	Charlotte	1937–1943 1951–1953
GORDON GRAY	Winston–Salem	1937–1939
BASCOM B. BLACKWELDER	Hickory	1938–1951
R. P. HOLDING	Smithfield	1939–1959
R. C. LLEWELLYN	Dobson	1939–1951
B. B. MASSAGEE	Hendersonville	1941–1951
JAMES R. MCKENZIE	Laurinburg	1949–1955
READE R. PICKLER	Albemarle	1949–1953
GARLAND JOHNSON	Elkin	1950–1955
WILLIAM HAL FERRELL	Graham	1951–1955
OSCAR J. MOONEYHAM	Forest City	1951–1957
A. K. BARRUS	Kinston	1953–1957
W. P. SAUNDERS	Southern Pines	1953–1957
REUBEN B. ROBERTSON, SR..	Canton	1953–1957
JOHN W. SPEARS	Lillington	1953–1961
DON S. ELIAS	Asheville	1954–1959
M. B. FOWLER	Durham	1954–1959
EDWIN P. BROWN	Murfreesboro	1955–1967
EDWIN DUNCAN	Sparta	1955–1963
CHARLES M. REEVES, JR..	Sanford	1955–1961 1969–1973
E. D. GASKINS	Monroe	1957–1967
JOHN VAN LINDLEY	Greensboro	1957–1965
JOHN P. STEDMAN	Lumberton	1957–1963
G. HAROLD MYRICK	Lincolnton	1959–1963
HOWARD MARION BROWNING	Charlotte	1961–1965
CHARLES M. JOHNSON, SR.	Raleigh	1961–1967
JESSE CLYDE JOHNSON	Mayodan	1961–1965
MANLY EMERSON WRIGHT	Asheville	1961–1965
J. ERNEST PASCHALL	Wilson	1961–1965
RALPH T. MORRIS	New Bern	1961–1965
LEWIS R. HOLDING	Raleigh	1963–1977
PAUL H. THOMPSON	Fayetteville	1964–1967
WILLIAM T. CHEATHAM, JR	Statesville	1965–1969
EDWIN DUNCAN, JR.	Sparta	1965–1969
ALLEN H. SIMS	Gastonia	1965–1969
MELBA G. SMITH	Belhaven	1965–1973
ARMAND T. SWISHER	Charlotte	1965–1969
PAUL WRIGHT, JR.	Durham	1965–1969
EDWARD T. SHIPLEY	Winston–Salem	1965–1971
JAMES T. MOSS	Youngsville	1967–1975
N. K. DICKERSON	Monroe	1967–1981
GEORGE B. COLLINS	North Wilkesboro	1969–1973
GRAHAM SMITH	Burlington	1969–1973
JOHN A. WILLIAMS, JR.	Raleigh	1969–1973
R. PATRICK SPANGLER	Shelby	1969–1973
HAL HOYLE, JR.	Lincolnton	1969–1973
THOMAS B. WATKINS	Charlotte	1969–1973
SAMUEL L. PHILLIPS	Spruce Pine	1971–1975
J. KENNETH LEE	Greensboro	1973–1977
R. R. TRIPLETTE	Winston–Salem	1973–1975
ROBERT H. WILLIAMS	Wilson	1973–1977
COLON BLAKE	Candor	1973–1977
JAMES B. CULBERTSON	Winston–Salem	1973–1979
ALFRED T. ADAMS	Boone	1973–1977
RUSSELL N. BARRINGER	Durham	1973–1977
KENNETH D. THOMAS	Hickory	1974–1979
HENRY BOND WILMER	Charlotte	1975–1979
ROGER LEE DILLARD, JR.	Sylva	1975–1979
PAUL E. FISHER	Granite Quarry	1975–1977 1985–1993
DONALD A. DAVIS	Raleigh	1977–1985
J. J. SAMSON, JR.	Raleigh	1977–1985
DORIS M. CROMARTIE	Charlotte	1977–1985
WALLACE N. HYDE	Asheville	1977–1981
C. FRANK GRIFFIN	Monroe	1977–1985
LORIMER MIDGETT	Elizabeth City	1977–1981
JOHN C. BOLT, JR.	Wilson	1977–1985
W. FRANK COMER	Dobson	1979–1986
STEVEN A. HOCKFIELD	Charlotte	1979–1987
EUNICE AYERS	Winston-Salem	1979–1981
JAMES J. SCARLETT	Greensboro	1979–1983
RHONE SASSER	Whiteville	1979–1987
GORDON MYERS	Asheville	1980–1981
C. J. MABRY, JR.	Shelby	1981–1985
KATHERINE HARPER	Charlotte	1981–1985
CHARLES C. BOST	Newton	1981–1985
HELEN A. POWERS	Asheville	1981–1985
ROBERT V. OWENS, JR.	Manteo	1982–1985
PAUL L. JONES	Kinston	1983–1987
ROBERT H. GAGE	Morganton	1983–1991
JOE I. MARSHALL	Madison	1983–1991
ALEXANDER D. GUY II	Jacksonville	1983–1988
ALLIE RAY MCCULLEN	Clinton	1985–1988
GARY PENDLETON	Raleigh	1985–1989
WILLIAM P. POPE	Statesville	1985–1990
FELIX S. SABATES	Charlotte	1985–1991
JULIA W. TAYLOR	Durham	1985–1989
ROGER L. DICK	Albemarle	1985–1991
JAMES C. ADAMS	Mount Airy	1986–
J. W. ADAMS	Whiteville	1987–1991
RICHARD P. BUDD	Winston–Salem	1987–1989
HAYES C. MARTIN	Asheville	1987–1988
SUE M. ADAMS	Wilson	1988–1993
JEFFREY P. HUNT	Asheville	1988–1989
BETTY JO FAIRCLOTH	Clinton	1989–1993
C. RAY KENNEDY	Charlotte	1989–1993
KENNETH E. MARTIN	Raleigh	1989–1993
A. C. PARKER	Fayetteville	1989–
JOSEPH D. TEACHEY, JR.	Wallace	1989–1991
LARRY S. HEDRICK	Statesville	1990–1992
CHARLES H. MERCER, JR.	Raleigh	1991–
HENRY G. WILLIAMSON, JR.	Wilson	1991–
W. B. BUCHANAN	Graham	1991–1992
CHARLES A. HUNTER	Charlotte	1991–1993
J. MARSHALL TETTERTON	[illegible]ky Mount	1991–1992
TED N. GRIFFIN	[illegible]am	1992–
DAVID R. GROGAN	Statesville	1992–1993
E. ROYDEN CLARKE	Englehard	1992–
G. HENRY TEMPLE, JR.	Raleigh	1992–
D. MARK BOYD III	Lincolnton	1993–
W. MAURICE BRIDGES	Rocky Mount	1993–
JUDY HARRISON	Charlotte	1993–
JOHN H. MORRISON	Asheville	1993–
CHARLES M. SNIPES	Hickory	1993–
MICHAEL L. WEISEL	Raleigh	1993–
MARY MCLAUCHLIN POPE	Salisbury	1993–

NORTH CAROLINA STATE-CHARTERED BANKS

OPENING DATES

Bank	Home Office	Opening Date
Branch Banking and Trust Company	Wilson	1872
First-Citizens Bank & Trust Company	Raleigh	03/01/1898
Southern Bank and Trust Company	Mount Olive	01/29/01
High Point Bank and Trust Company	High Point	09/02/05
Bank of Granite	Granite Falls	12/12/06
Bank of Pine Level	Pine Level	01/05/07
Mechanics and Farmers Bank	Durham	08/08/08
The Bank of Bladenboro	Bladenboro	10/01/08
Farmers & Merchants Bank	Greensboro	07/15/09
The Fidelity Bank	Fuquay-Varina	08/10/09
Peoples Bank	Newton	01/01/12
Four Oaks Bank & Trust Company	Four Oaks	06/24/12
Avery County Bank	Newland	10/17/13
Security Bank and Trust Company	Salisbury	03/15/15
Central Carolina Bank and Trust Company	Durham	06/07/15
The Heritage Bank	Lucama	11/01/16
Guaranty State Bank	Durham	02/24/17
The East Carolina Bank	Engelhard	01/20/20
The Bank of Currituck	Moyock	10/14/20
The Morris Plan Industrial Bank	Burlington	10/10/22
Central State Bank	High Point	03/18/26
United Carolina Bank	Whiteville	03/20/26
First Bank	Troy	08/23/35
Lexington State Bank	Lexington	07/05/49
Yadkin Valley Bank & Trust Company	Elkin	10/16/68
Lumbee Bank	Pembroke	12/22/71
Republic Bank & Trust Company	Charlotte	05/01/72
Mid-South Bank and Trust Company	Sanford	06/27/74
Randolph Bank & Trust Company	Asheboro	11/03/78
The Village Bank	Chapel Hill	03/08/82
Triad Bank	Greensboro	10/29/82
First Commercial Bank	Asheville	04/13/83
Lincoln Bank of North Carolina	Lincolnton	06/08/83

Bank	Home Office	Opening Date
The Bank of Iredell	Statesville	06/08/83
Citizens Bank	Murphy	07/12/83
First Charlotte Bank and Trust Company	Charlotte	12/14/83
Bank of Stanly	Albemarle	01/26/84
First Scotland Bank	Laurinburg	01/02/85
First Carolina Bank & Trust Company	Sanford	07/01/85
Bank of Union	Monroe	10/14/85
Salem Trust Bank	Winston-Salem	03/03/86
Barclays Bank of North Carolina	Charlotte	07/21/86
Topsail State Bank	Hampstead	10/06/86
Piedmont State Bank	Greensboro	10/15/86
State Bank	Fayetteville	03/16/87
The Community Bank	Pilot Mountain	03/23/87
Bankers Trust of North Carolina	Greensboro	04/27/87
First Community Bank	Gastonia	09/15/87
Blue Ridge Bank	Sparta	10/15/87
Community Bank & Trust Company	Rutherfordton	11/30/87
Triangle Bank & Trust Company	Raleigh	01/04/88
FirstSouth Bank	Burlington	05/16/88
Standard Bank and Trust Company	Dunn	09/06/88
Bank of Mecklenburg	Charlotte	07/12/89
Old North State Bank	King	08/14/89
Unity Bank & Trust Company	Rocky Mount	09/05/89
New East Bank of Goldsboro	Goldsboro	09/09/89
New East Bank of Greenville	Greenville	11/11/89
New East Bank of Fayetteville	Fayetteville	11/18/89
New East Bank of the Albemarle	Elizabeth City	05/18/90
Granville United Bank	Oxford	07/05/90
Centura Bank	Rocky Mount	11/05/90
Carolina State Bank	Shelby	04/05/91
New East Bank of New Bern	New Bern	06/14/91
Park Meridian Bank	Charlotte	08/20/91
Bank of North Carolina	Thomasville	12/03/91

RECORD OF ASSETS AND DEPOSITS
OF
NORTH CAROLINA STATE-CHARTERED BANKS
1902 - 1992

Year	No. of Banks	Total Assets (000)	Total Deposits (000)
1902	20	$ 22,341	$ 16,242
1903	149	26,168	18,497
1904	174	29,842	21,678
1905	228	41,096	32,260
1906	263	48,308	37,693
1907	294	51,884	37,803
1908*			
1909*			
1910	348	62,147	45,962
1911	361	68,406	51,461
1912	387	85,584	66,238
1913	411	91,101	69,027
1914	422	85,920	59,456
1915	417	92,349	70,114
1916	437	118,212	96,150
1917	454	156,494	132,953
1918	461	179,865	141,451
1919	502	298,540	261,158
1920	558	271,776	197,121
1921	553	243,046	183,310
1922	544	264,623	211,538
1923	534	298,996	247,863
1924	543	302,798	245,589
1925	530	316,227	260,328
1926	514	313,746	267,585
1927	493	354,408	298,657
1928	485	346,744	298,824
1929	469	361,929	292,674
1930	399	284,388	230,831
1931	377	242,423	185,378
1932	254	226,883	173,297
1933	233	214,471	179,234
1934	213	273,640	237,315
1935	211	318,319	280,101
1936	200	358,704	318,955
1937	196	354,181	311,541
1938	191	375,194	331,666
1939	186	438,688	392,479
1940	184	475,829	427,143
1941	184	593,447	540,907
1942	183	786,354	731,863
1943	182	911,430	853,670
1944	182	1,226,863	1,164,615
1945	184	1,407,225	1,333,589
1946	182	1,443,771	1,358,377
1947	181	1,484,179	1,392,687
1948	181	1,434,948	1,334,644
1949	182	1,431,506	1,317,680
1950	179	1,515,314	1,389,672
1951	179	1,704,373	1,566,942
1952	180	1,785,760	1,803,130
1953	180	1,632,289	1,639,736

* Not Available

Year	No. of Banks	Total Assets (000)	Total Deposits (000)
1954	178	1,892,160	1,721,720
1955	174	1,982,586	1,799,835
1956	167	2,028,805	1,828,458
1957	165	2,065,123	1,852,174
1958	160	2,257,861	2,343,650
1959	153	2,019,679	2,094,607
1960	147	2,255,049	1,963,290
1961	140	2,458,553	2,150,915
1962	133	2,568,145	2,228,553
1963	125	2,564,684	2,212,118
1964	121	2,877,763	2,515,754
1965	116	3,140,387	2,743,481
1966	110	3,466,415	3,045,365
1967	103	3,849,356	3,350,953
1968	99	4,306,317	3,726,746
1969	86	2,874,890	2,499,376
1970	76	3,174,812	2,754,389
1971	72	3,603,890	3,126,589
1972	64	4,074,886	3,540,977
1973	65	4,793,760	4,140,411
1974	66	5,097,292	4,408,774
1975	68	5,401,119	4,704,143
1976	64	5,638,762	4,989,336
1977	62	6,198,395	5,479,936
1978	62	6,777,478	5,971,193
1979	57	7,201,055	6,284,722
1980	56	7,641,345	6,662,650
1981	52	8,675,501	7,402,381
1982	50	9,461,674	8,093,145
1983	50	10,213,510	8,726,179
1984	46	11,606,443	10,032,291
1985	46	10,361,363	8,982,182
1986	49	12,403,815	10,928,043
1987	53	13,590,301	11,680,980
1988	56	15,204,120	13,237,091
1989	62	16,845,388	14,678,614
1990	63	21,858,311	19,455,890
1991	66	23,759,310	20,818,853
1992	64	25,539,715	22,124,236

RECORD OF ASSETS OF NORTH CAROLINA CONSUMER FINANCE LICENSEES

1948 - 1992

Year	Number of Offices	Aggregate Assets
1948	104	$ 9,935,725
1949	114	$ 5,964,650
1950	131	$ 7,239,910
1951	155	$ 11,064,252
1952	190	$ 12,341,155
1953	216	$ 13,492,017
1954	256	$ 15,976,244
1955	297	$ 21,246,790
1956	319	$ 29,992,837
1957	321	$ 37,641,256
1958	373	$ 45,233,628
1959	487	$ 67,859,304
1960	555	$ 85,152,604
1961	593	$ 166,760,057
1962	587	$ 160,082,898
1963	580	$ 189,073,851
1964	578	$ 202,566,160
1965	583	$ 222,079,264
1966	584	$ 238,725,231
1967	580	$ 249,014,144
1968	586	$ 260,603,202
1969	701	$ 334,695,117
1970	685	$ 360,245,735
1971	688	$ 378,878,200
1972	695	$ 401,538,128
1973	717	$ 427,714,605
1974	711	$ 448,847,415
1975	686	$ 438,553,164
1976	692	$ 463,949,104
1977	712	$ 499,141,278
1978	748	$ 518,874,964
1979	745	$ 603,497,518
1980	708	$ 600,549,541
1981	612	$ 551,595,597
1982	572	$ 521,120,128
1983	572	$ 588,519,354
1984	572	$ 661,160,528
1985	597	$ 766,645,219
1986	614	$ 838,697,616
1987	645	$ 896,177,265
1988	652	$ 965,331,416
1989	671	$ 1,082,181,300
1990	667	$ 1,137,318,046
1991	639	$ 1,174,903,683
1992	635	$ 1,257,532,671

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